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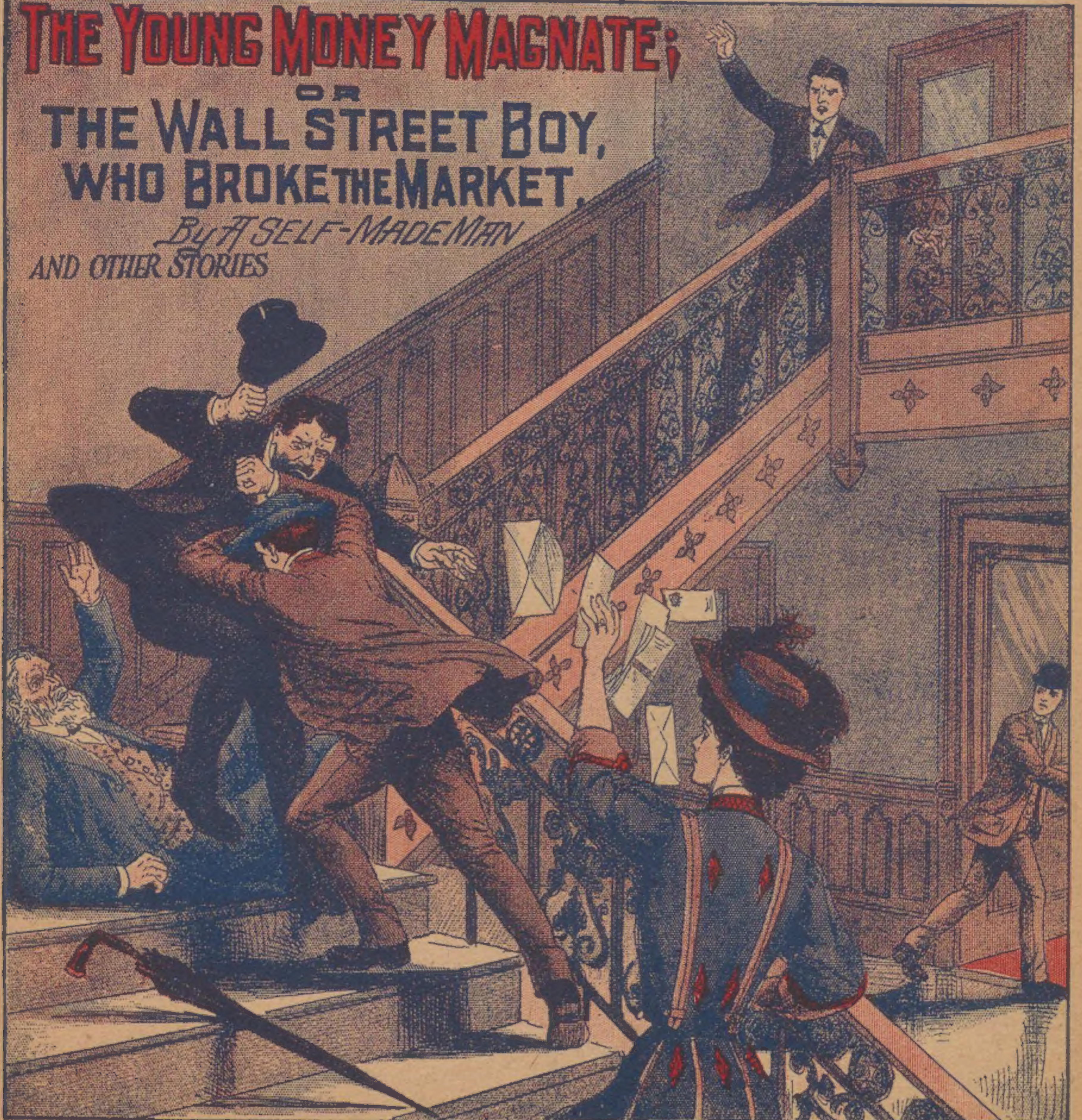
FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

THE YOUNG MONEY MAGNATE;

**OR
THE WALL STREET BOY,
WHO BROKE THE MARKET.**

By A SELF-MADE MAN
AND OTHER STORIES



Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred. Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

MAR 2 1928

FAME AND FORTUNE WEEKLY

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NEW YORK, DECEMBER 25, 1925

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The Young Money Magnate

OR, THE WALL STREET BOY WHO BROKE THE MARKET

By A SELF-MADE MAN

CHAPTER I.—A German Boy in Wall Street.

"Vot's der matter mit you? You dinks you push me py dis line oud? Vell, you don't done it, I ped you."

The speaker was a stout German lad, with a full-moon countenance, in which his eyes, nose and mouth seemed lost in the hollows between his mountainous cheeks. He was dressed in a new suit of store clothes, with a flaming red necktie, while a derby, that looked two sizes too small, was perched upon the top of his thick, light hair. He occupied the head position of a long line of boys of all ages between fourteen and eighteen, that extended from a door whose glass panel was lettered: "Fred'k Farnham, Broker. Stocks and Bonds Bought and Sold on Commission," down the corridor to the elevator. They were there in answer to an advertisement for an office boy and messenger which had appeared in a morning daily. The German boy had been the first to reach the coveted position by the door, and the others had lined up after him as fast as they appeared on the scene. By nine o'clock there were all of fifty waiting to see the boss of the office. The German boy had held his place not without some difficulty, because the lads behind him resorted to all sorts of tactics to squeeze him out. His size and weight, however, stood him in good stead, for, having seized the handle of the door as a purchase, his huge bulk resisted successfully all assaults made upon him. The boys made him the mark for all kinds of gibes between their united attempts to oust him from his vantage point. For a long time he stood the wordy and muscular assault without saying anything, but even his phlegmatic nature was aroused at last and he retorted with the sentences that opened this chapter.

"Say, you Dutchman, do you expect to get the job of office boy down here in Wall Street?" shouted one of the lads.

"Shoot the hat!" yelled another.

"You fat galoot, it would take you all day to get as far as the Stock Exchange!" came from a third.

"Say, fellers, once more, all together!" cried the boy just behind the German.

The line suddenly swelled and a tremendous force was brought to bear on the obstruction at the head. The young foreigner was fairly swept off his feet, but he clung to the door handle like

grim death. The boy right behind him, who acted as the head of the wedge, lost his hold on the German's back, and in a moment fully twenty boys were sliding and rolling down the corridor in a confused bunch, leaving a wide gap in the line. With a yell of exultation the rest of the boys dashed forward and closed up the space behind the German, leaving the lads who had tried to displace the leader out in the cold. The boys who had lost their places picked themselves up and then there was trouble. A dozen slugging-matches were going on all at once, to the great detriment of the clerks, stenographers and others connected with the offices in that section of the big office building, who were making their way to work.

One of the elevator men reported the disturbance that was taking place on the sixth floor, and the superintendent and head janitor went up to put a stop to it. They had their hands full. As fast as the boys were separated they resumed the scrap at another point. Finally the superintendent entered one of the offices and telephoned for the police. A patrol-wagon and a dozen of the reserves were sent to the building. Part of them came up in one of the elevators, along with a bright-looking, handsome and well-dressed boy of perhaps eighteen. The cops and the boy got off at the sixth floor. The boy himself was astonished at the scene of confusion that greeted his eye in the corridor where his office was, for this was Fred Farnham, the broker, whose advertisement was responsible for the gathering and excitement in the building. He had only been in business for himself a few weeks, having prior to that been the Stock Exchange representative of Robert Fulton, an Exchange Place broker, in whose office he had been advanced from messenger. Having accumulated a small capital through fortunate speculation in the stock market, he had taken advantage of Mr. Fulton's retirement from business to branch out for himself. He had a widowed mother and a fifteen-year-old sister to support, and lived with them in a modest five-room flat in Harlem.

"Great Scott!" he exclaimed, as he viewed the rumpus. "What's going on here? Looks like a free fight."

The next elevator dumped half a dozen more policemen out at the floor, and soon the officers had all the scrappers in charge, and were marching

them toward the different elevators. When Fred walked toward his office after order had been restored, he found the German boy and perhaps fifteen others lined up awaiting his appearance.

"Stand back, please, so I can open the door," he said, eyeing the leader of the line with some curiosity.

"Yaw, I done dot; but I pen here first," said the German, with some anxiety lest he lose his place even then.

"What's your name?" asked Fred.

"My name vos Meyer Suppegreenz."

"Well, walk inside," said Fred, opening the door and entering.

The German boy followed him and the whole line brought up in his rear, ranging themselves from Fred's desk to the door.

"I guess you've never worked in Wall Street," said the young broker, after he had seated himself, looking at Meyer Suppegreenz.

"Nein; but mine uncle said dot I vos der poy for der shob," replied the applicant.

"But I want a boy who is quick on his feet and bright as a steel trap."

"Vell, I vos quick mit mine feets, und I don't been a fool, neider."

"Got any references?"

"Yaw, I ped you."

The boy put his hand in his pocket and produced a letter. It was a strong recommendation from Julius Schmidt, the leader of the district where Suppegreenz lived.

"How long have you been in this country, Meyer?"

"Aboud fife months."

"What have you been working at?"

"Der grocery pizness."

"What put it into your head that you'd like to be a broker?" smiled Fred.

"I haf an uncle vot is a proker in Yarmany, und he makes money shust as if he vos finding id."

"Where is your uncle in business?"

"Frankfort by der Main on."

"Why didn't you stay with him? You had a good chance to be promoted, didn't you?"

"I vent to seen a svedheart off mine by der poat off von day und der plamed steamer put oud to sea pefore I got mineself on shore again."

"So you had to come to America whether you liked it or not?"

"Yaw, I ped you."

"You had to work your way, I suppose?"

"Don't say nottings apoud dot. It vos a sore spot mit me. I vos a wreck ven dey put me on dot blaces dey call Ellis Island. Dey would haf made me done der same pizness down in der coal-holes all der vay pack, only dot mine sveetheart told mine uncle, der groceryman, und he got me landed mit a pull."

"Well, sit down, Meyer, till I talk to these other boys."

Fred examined all the other applicants in turn. There were only two that he fancied out of the bunch. He took their names and addresses and then dismissed them as he had the others. Although Fred, with an eye to the future, had intended to hire a bright-looking, active boy, he decided, for reasons that had suggested themselves, to give the German boy a trial and see how he would pan out. He had an idea that Meyer Suppe-

greenz would be something of a novelty in Wall Street and would attract considerable attention. So, with this purpose in view, he told Suppegreenz that as he was the first to reach the office he would give him the opportunity to make good. Then he explained what the office boy's duties would be for the present, and told him to seat himself in the outer office by the window which looked out on a narrow court or air-shaft. As there was a big room full of pretty girls employed by an insurance agent right across from his post, Meyer was soon deeply interested in watching their nimble fingers manipulating their typewriters. It wasn't long before the girls discovered the rather comical countenance of Suppegreenz peering over at them, and he immediately became an object of interest to them.

CHAPTER II.—Miss Tillie Bancroft.

Half an hour elapsed and then the office door opened and Brokers Fox and Carter entered the reception room. Meyer Suppegreenz jumped up as quickly as though he had just sat on a tack.

"Vell, you called to seen Mr. Farnham, ain't id?" he asked the brokers.

They looked at him in some surprise.

"Is Mr. Farnham in?" asked Broker Fox.

"Yaw. I took your names inside off you blease."

"Tell him Mr. Fox and Mr. Carter."

"Bleaze took a seat," said Meyer, and then he walked into the private room and announced the names of the two visitors.

"Tell them to walk in," said Fred.

"Shentlemen, blease to valk by der office in," said the German lad, and the two brokers stepped into the inner room.

"Glad to see you, gentlemen," said Fred. "Help yourself to seats."

"You've got quite a cozy little sheep-shearing den, Farnham," said Fox, gazing around the young broker's sanctum. "This is quite a surprise to see you as a full-fledged trader. By the way, that can't be your office boy outside?"

"Yes. That's my office boy and messenger," replied Farnham, with a smile.

"Why, the messenger boys in this neighborhood won't do a thing to him."

"No, I don't think they'll do much to him. He's pretty husky."

"Oh, come, now, Farnham, you've been a messenger yourself and know how it is. He won't last down here. The boys will do him up in no time at all."

"Perhaps they will, but it's my opinion they won't. I'll bet anybody who tries to step on his neck will get all that's coming to him. Have a cigar, gentlemen? I don't smoke myself, but I keep a box of perfectos for those who do."

"Thanks. I don't mind if I do," said Fox, helping himself.

Broker Carter also selected a weed and lit it.

"I suppose you're not very busy yet," he said, blowing out a few rings of smoke.

"Well, hardly. There's no great rush as yet on the part of the public to overwhelm me with their orders. I expect that will come later."

"Are you buying anything yourself?" asked Fox.

"No, I can't say that I am."

The brokers tried to sell the young trader other stock that they were anxious to get rid of, but he wouldn't buy, so, in a little while, they went away disappointed. At that moment Meyer opened the door and came in.

"Vill you seen a young lady py der names off Miss Pancroft?" he asked.

"Certainly. Show her in."

The German boy ushered a very pretty girl into the inner room. Fred bowed and pointed to the chair beside his desk.

"Be seated, Miss Bancroft," he said, politely.

"What can I do for you?"

"Are you Mr. Farnham?"

"Yes, miss. That's my name."

She handed Fred a letter. He opened and read it. It was from the old cashier of his late employer, introducing Miss Bancroft to the young broker's notice. The note went on to say that the girl was a capable stenographer out of work. That she had a widowed mother and several young sisters dependent on her for support, and the writer would consider it a personal favor if Farnham could put something in her way.

"Well, Miss Bancroft," said Fred, "I'm sorry that I have to work for a stenographer at present. I have only just opened up for myself, and business hasn't begun to come my way yet. I shall be glad to help you get something to do, however. If you would like to make my office your headquarters I'll get you a table and a typewriter. There are a good many people in this building who do not employ a stenographer steadily. You could make arrangements with a number of them to take dictation in their offices and then typewrite the matter up here. I think you could get work enough to keep you busy. If you consider my suggestion in a favorable light I will do all I can to get enough work to start you going, and after that you can do a little canvassing yourself."

"I thank you very much for your kindness," replied the girl, gratefully. "I have found it very hard to get a satisfactory position. I have answered more than a hundred advertisements, and have made a great many calls, but without result. I should be glad to accept your offer, but I don't think I ought to put you to the trouble and expense that it would necessarily entail."

"It is no trouble for me to do a favor for one who needs it as much as Mr. Fry's note indicates, and I may say that I shall be glad to oblige Mr. Fry in this matter, as he has been a good friend to me during the time we both worked for Mr. Fulton. As for the expense, I think \$100 will cover the outlay. If you do well you need not even be under obligation to me for that. You can pay for the typewriter a little at a time. As for charging you desk room, I wouldn't think of doing such a thing. The little work I may need from time to time will offset that. What do you say, Miss Bancroft? Shall I have a table put in for you this afternoon and order you a typewriter?"

"I will accept your generous offer, Mr. Farnham, and I hope you will understand that I feel deeply grateful to you for making it," she replied, with tears in her eyes.

"All right," replied Fred. "I will consider the matter settled. I will order the table and the typewriter for you this afternoon when I go to

lunch, and you can come in the morning, say, about ten, and we will talk about getting work for you to do."

The girl thanked him with some emotion, and then arose to take her leave, promising to be at the office at ten o'clock next morning.

CHAPTER III.—The Tip That Fred Got Through Suppegreenz.

That afternoon Fred bought a table and a typewriter for Miss Bancroft, and they were delivered by five o'clock. He also left an order with a printer for a few hundred business cards with her name, address and occupation on them. As he had nothing of importance on his hands that day he spent an hour interviewing a number of business people of the building in behalf of the girl. Several of the persons who had no regular stenographer promised to employ Miss Bancroft to do what they wanted done if her terms were reasonable, and Fred was satisfied she would do very well after she got started. He kept Meyer till four o'clock that day to look after the office while he was out, and when he returned at that hour the German boy told him that several gentlemen, who said they were brokers, had called to see him.

"What were their names, Meyer?" asked Fred.

"Vell, von vos Mr. Ventvorth."

"Wentworth; yes."

"Annudder vos Fingle someding."

"You mean Finklesheim, don't you?"

"Yaw, dot's right. Und der udder, vell, he vos a funny liddle fellow mit a glass eye, und red hair vot stuck up like der quills off der porcupine."

"Oh, I know who you mean. His name is Pindar."

Fred knew him only by sight, and was not particularly anxious to know him any better. Finklesheim was another trader that the young broker was not over-desirous of numbering among those he was pleased to receive as callers. He was as shifty as quicksand, and as dangerous to have dealings with.

"Well, what did the gentlemen have to say?"

"Ven I told dem you vos oud dey wouldn't took mine vord for dot, but looked into der private rooms to seen off I vos a liar. Der shent mit der glass eyes vos going in, but I grabbed him by der arm und says 'Nein, nobody gone in dere ven der poss vos oud.' He got hot by der collar und said who I vos, anyway? I said I vos der office poys, und vos in sharge off der places. Der udder two laughs at dot, und Mr. Ventvorth said where I come from? I said from Yarmany, und dey laughs again. Mr. Ventvorth den said to Mr. Finglessomeding dot he vondered where you bicked me up. Mr. Finglesomeding said he guessed I blew py der vinders in. Dey all laughed as if dot vos a funny shoke. Dey vent in der hall und I listen by der door. Den I heard Mr. Finglesomeding say to der man mit der glass eyes dot he guessed you vos a easy mark, und dot you wouldn't last so long. Dey vent und stood py der vinders where I seen der girls vorking mit deir fingers by some liddle machines, und talked togeder. Mr. Ventvorth said, 'Let's sold him some off dot new Blizzard stock vich looks purty nice but ain't vorth der paper it vos printed on.' He said dot he got took in himself mit 10,000 shares, und he would like to

got rid mit it before der bottoms come oud off it. Der udders said dot dey got some off it, too, und would be glad to sold it to you. After dot vos agreed on dey got talking about somedings dey called D. und G. Dey said der pools vos all ready, to gone ahead und puy all der shares in sight, und dot dey oxpected der brices would gone to 80 inside off a week, when dey would sold oud und took in der brofits. Dey den valked away."

Fred was much amused by Meyer's report until the German boy began to mention what Wentworth and his companions said about D. & G., then he pricked up his ears with considerable eagerness. He saw that his office boy had gotten hold of a valuable tip by having sharp ears and listening to the conversation in the hall. It was evident that Wentworth, Finklesheim and Pindar were interested in a pool that was about to buy up D. & G. shares on the quiet for the purpose of booming the price after they had succeeded in cornering the stock as well as they could. It was quite clear to Fred that the men would not have spoken their minds so freely in the hall if they suspected that Meyer was listening. Fred chuckled to himself as he thought the matter over. Meyer certainly had a wooden face, but he was pretty sharp, for all that. Fred went to his desk and looked up the standing of D. & G. It was around 60. If it went up to 80, as Mr. Finklesheim said it would, according to Meyer, that would represent a good profit on a thousand shares or more. Fred waited till the table and typewriter for Miss Bancroft had been delivered, and then he went home. Next morning Meyer opened up the office and mounted guard till his employer appeared. At ten o'clock Tillie Bancroft walked in, and Fred told her that he had secured the promise of work for her. He gave her a paper with the names of the gentlemen who had consented to give her a trial, and told her to call on them at once. She did so, and secured three engagements. She began taking dictation right away in the three offices, and got enough work to keep her busy all that day. Fred called Meyer.

"Meyer," he said, "you are not very well acquainted with this neighborhood. I think you had better go out and take a walk around. Find out where the Stock Exchange is, and the names and locations of the big office buildings. Understand?"

"I ped you. I found dem all oud pefore I got pack."

Fred then gave him some general directions regarding the financial district and explained where the Exchange and the more prominent buildings were, and then Meyer put on his derby, which made Miss Bancroft laugh, it looked so funny on his big head, and walked out of the office.

"He is a comical-looking boy, isn't he?" she said to Fred.

"Yes, he is; but there are no flies on him, just the same. I'm willing to bet that a good many people will get fooled on him before he's been a month in the Street. Well, I'm going to leave the office in your care until either Meyer or I get back. You can tell anybody that asks for me that I'm over at the Stock Exchange."

He went directly to his safe deposit box in the Washington vaults and took out \$18,000 of his capital. With this he visited the office of a well-known broker, named George Westcott, with whom he was on friendly terms, and gave him an order to buy 3,000 shares of D. & G. at the market on

the usual margin, which would amount to about the \$18,000. Then he went over to the gallery of the Exchange and watched the buying and selling of stocks by the mob of brokers on the floor. About one o'clock he went to lunch, and when he got back he found Meyer reading a German novel with a picture cover.

CHAPTER IV.—Fred Makes a Neat Profit at the Expense of the Syndicate.

"Is Miss Bancroft out to lunch?" he asked the boy.

"Yaw. She said off you come in pefore she got back to told you dot Mr. Ventvorth vos here to seen you."

Miss Bancroft returned after a little while and resumed her work. When three o'clock came around Fred told Meyer he could go home for the day.

"Shimmany cribs! But this is a fat shob, I ped you," he muttered to himself as he went out the door.

At a quarter past three Miss Bancroft looked into Fred's private office and told him that Mr. Wentworth and Mr. Finkelsheim wished to see him.

"Tell them to walk in," said the young broker, and a moment later the two gentlemen came into the room.

"How d'ye do, Farnham?" said Mr. Wentworth, with apparent cordiality. "We've caught you in at last."

"I'm pretty well, thank you. How are you, Mr. Finkelsheim? Make yourselves at home, gentlemen."

They seated themselves, Mr. Wentworth appropriating the chair next to Fred's desk.

"Let me see, you've been in business about a week, haven't you?" said Wentworth.

"About that."

"I don't see how you find the work to keep a stenographer busy."

"She's a fine-looking girl," put in Finkelsheim. "I'd like to make an exchange with you, Farnham."

"I guess you're joking, Mr. Finkelsheim. You've a pretty smart little girl."

"Yes, she's smart enough. Say, where did you pick up that animated pretzel you have for an office boy?"

"I got him through an advertisement in the paper."

"He looks like a Dutch cigar-store sign. Why, you'll be the laughing stock of the Street if you don't ship him."

"I guess I can stand that, Mr. Finkelsheim. I'm going to break him into the business. He wants to be a broker."

The two traders roared at that.

"By the way, Farnham, to change the subject, would you like to invest in some shares of the Blizzard Gold and Silver Mining Co.?" asked Wentworth. "It's a new mine, but, from all accounts, it's a hummer. I can put you next to 10,000 shares if you would like to take them. They're going at 15 cents to-day, but I haven't the least doubt they'll be selling at a dollar before many months. The ore marked out in that mine is simply of phenomenal richness."

"Sorry, Mr. Wentworth, but my friends are all tied up at present in a little deal I have on the tapis."

"What deal is that?"

"I don't care to say what it is, but I expect to make a few thousands out of it."

"A few thousands, eh? You couldn't make a few thousands easier than going into the Blizzard mine."

"If the mine is as good as you say it is, you should have no difficulty in disposing of the stock."

"We'll have no difficulty in getting rid of it, but we thought we'd give you a chance to take some of it before we put it on the Curb. If I were you I'd try to hunt up a few dollars and take a few thousand shares off us."

"I'll think about it, Mr. Wentworth. Should I have some spare funds in a day or two I'll drop into your office and see you about the matter," replied Fred.

"I'll tell you what I'll do with you, Farnham: if you'll take that block of 10,000 shares I have for sale I'll let you have it for 12 cents. That is as good as presenting you with \$300. What do you say? Shall we make the deal?"

"Not at present, Mr. Wentworth."

The trader looked much disappointed, and after a few more words the two visitors took their departure. Fred laughed quietly to himself as they went out. When he went into the outer office he found Miss Bancroft putting on her hat preparatory to going home.

"Done for the day, Miss Bancroft?" he said.

"Yes, I just finished my last piece of work. I have done very well for a first day, and have promise of as much more for to-morrow. I am sure I never can thank you enough for your kindness, Mr. Farnham. You have shown a good deal of interest in one who was a stranger to you till yesterday."

"Don't mention it, Miss Bancroft. We're not strangers now, at any rate. In fact, I hope we shall become very good friends."

"I am sure we will," she replied, with a blush, as she noticed Fred's admiring gaze fixed upon her.

Then she held out her hand to him and bade him good-afternoon. Next morning when the Exchange opened and the first quotations began to come in, Fred noticed that D. & G. had gone up a point. It didn't advance again that much for a couple of days, when it reached 62.

"Well, I'm \$6,000 ahead of the game at this point," said Fred, with considerable satisfaction. "How Wentworth, Finkelsheim and the rest of their bunch would howl if they knew I'd got in on the ground floor with them on D. & G. I let Westcott in on the tip and he's bought 10,000 shares for himself. That's 13,000 shares they'll have to take care of if we should happen to unload it on the market just as they are beginning to liquidate, and is liable to make a hole in their profits."

D. & G. went to 64 that day, and to 65 the next. It continued to advance as the stock grew scarcer under the quiet buying of Wentworth and Finkelsheim, who represented the syndicate. Finally the pool members got about all the stock they could handle, and their two brokers started in to boom the price. As the value of the stock got higher quite a bit more came to the surface, and the pool was forced to raise the funds to pay for it. By this time Wentworth and Finkelsheim had

boosted the price to 76. Fred they called on Westcott and told him to sell his shares, as he thought it had gone high enough to satisfy him.

"Let them go in three 1,000 lots," said Fred.

"All right," replied the broker; "and after I get yours out I'll begin to feed them with mine. Between us both we ought to get \$175,000 of their expected profits."

He went over to the Exchange and offered Fred's stock for sale at 76 3-8, and Wentworth took it in. Then he went over to Finkelsheim and asked him if he wanted any D. & G.

"How much have you got?" he asked.

"Five thousand shares."

Finkelsheim nearly had a fit, but he had to accept it or let it be thrown on the market, and the pool couldn't afford that. Westcott then returned to Wentworth and offered him 2,000 more shares. The broker accepted it.

"Want any more?" asked Westcott, after they had exchanged memorandums. "I've got another block of 3,000."

Wentworth didn't want it, you can depend, but he dared not refuse it at that stage of the game, so he bought it, and that let Westcott out with a profit of \$165,000. Fred was perfectly satisfied with his profit of \$16,000, which raised his capital to \$38,000, and gave him a more solid backing for future business.

CHAPTER V.—Fred's First Customer and What His Second Visit Led To.

The Wentworth, Finkelsheim and Pindar syndicate worked the D. & G. deal for a good profit, in spite of the heavy price they had to pay for a good bit of the stock, and after they liquidated the general public paid the piper, as it usually did. Fred had an advertisement running in several of the financial papers, and it was about this time that he caught his first customer. A big, heavy-set man came into the office one day and asked for him. Meyer announced him, and the young broker told him to ask the visitor to walk into the private room.

"How do you do, sir," said the caller. "I would like to see Mr. Farnham. I saw his advertisement in the 'Daily Indicator.' My name is Bagley. I live at Shreveport and am visiting the city on business connected with my hotel."

"I am Mr. Farnham," replied Fred. "Take a seat and let me know what I can do for you."

"You are not Broker Farnham, are you?" asked the visitor.

"Yes, sir."

"You look rather young for a trader."

"Probably, sir; but it's the young man who is running the world these days."

"I guess you're right. You look pretty smart. Are you a member of the Stock Exchange?"

"No. I couldn't be if I was worth a million."

"Why not?"

"I am not twenty-one yet. It is one of the rules of the Exchange that a member must at least be of age before he is eligible to a seat. That is the one disadvantage of being too young in Wall Street."

"How, then, do you manage to do business?"

"Easily enough. I have a business arrangement with one of the members of the Exchange,

and he buys and sells for me on the floor of that institution."

"Then you can do business just the same as any other broker?"

"As far as my customers are concerned I can, sir."

"Very well; that is satisfactory to me, provided you are responsible."

"I can refer you to several brokers as to my responsibility, if you wish."

"Oh, I guess I can trust you. You look honest to me."

"Thank you," laughed Fred. "An honest-looking face has its advantages even if the owner is a crook. Do you want to buy or sell some stock?"

"Yes, I'd like to get some Blizzard mining stock."

"Blizzard!" exclaimed Fred, in surprise. "That's a new mining proposition. I can get you all you want at 15 cents a share; but I can hardly recommend it as a winner."

"Well, I'm willing to take a risk on it," replied the man, in a confidential way, and, as Fred thought, significant way.

"All right, sir; you are the doctor. How much do you want of it?"

"I'll buy 10,000 shares, if you can get it for me at 15 cents."

"That will cost you \$1,500."

"Here is the money. When can you have the stock for me? I'd like to get back home on the seven o'clock train."

"If you will return in an hour I'll have the stock for you."

"I'll be back. What commission do you charge?"

Same as the San Francisco and Goldfield Exchanges—on stocks quoted at between 10 cents and 25 cents a share—\$2.50 a thousand shares."

"That will be \$25 for the 10,000 shares of Blizzard?"

"Yes, sir."

"All right. That's reasonable enough. I'll be back about three."

Fred gave him a memorandum of the transaction with a receipt for \$1,500, and his first customer departed. The young broker then put on his hat and went down to Wentworth's office.

"Hello, Farnham," said the trader, when the boy walked into his office. "What can I do for you to-day?"

"I came after those Blizzard shares you offered me the other day for 12 cents."

"I didn't say you could have them any time for 12 cents. The market price is still 15 cents, according to the latest reports from Goldfield. I said if you'd take me up then I'd let you have them for 12 cents."

"All right," replied Fred, rising; "if you don't want to sell them at 12 I won't bother. I think that's enough for the stock."

"What you think, my boy, and what others think, are two different things. However, since you are bargain-hunting to-day, and I said I'd let you have the block at 12, I'll let 'em go at that, though I'm presenting you with \$300."

"You're uncommonly benevolent for a broker, Mr. Wentworth. Get the stock. Here is \$1,200."

The trader counted the money with some alacrity, carried it to his cashier with a memorandum, and then returned with ten 1,000-share certificates

of the Blizzard Gold and Silver Mining Co., which he handed to Fred.

"Thanks," said the young broker, rising. "I will now say good-day."

"Good-day, Farnham. Call in again."

Fred said he would some time, and left.

"Well, I've made \$325 on this deal, at any rate," he said to himself on his way back. "I wonder what put it into Mr. Bagley's head to buy this stock? He looks like a pretty hard-headed, practical man. Maybe he's received a lot of glowing circulars and prospectuses from the mine's promoter out in Goldfield and they impressed him. Well, I hope he won't lose anything by his investment. He can't say that I was overanxious to push it on him. I don't want any customer of mine to have it in his power to say that I helped to do him. Some people, Mr. Finkelsheim, for instance, don't mind that kind of reputation, but I do."

Mr. Bagley turned up at three o'clock and Fred handed him the ten certificates. The hotel keeper put them in his pocket with every evidence of satisfaction, and after a short conversation took his departure. He had been gone about ten minutes when Fred noticed a folded piece of paper on the floor beside his desk. He picked it up and looked at it. There was some writing on the inside, which ran as follows:

"Ivanhoe, Nev., May 6.

"Dear Bill—I am going to put you on to a good thing. Take my word for it that it's a sure winner and go the limit. It's the Blizzard Gold and Silver Mining Co. It started with a hurrah about a year ago, and was reckoned such a good prospect that the price went to 35 cents a share. Then it failed to make good the prophecies of its promoters and the price has been sagging since till it's now down to 15 cents. For the last six months it has been looked upon in Goldfield with some suspicion, some of the brokers regarding it as a gold brick. Well, it is a gold brick, but not a spurious one. It's the real article, but the news of the late discoveries are at present being kept a profound secret, so that those on the inside can buy back the treasury stock, sold for promotion purposes, as cheaply as possible. It will never get below 15 cents, but in thirty days from now it will be quoted at a dollar and over. Pin that fact in your hat. Quite a bit of the treasury stock is floating about Wall Street, and should be picked up at 15 cents. Get next to as much of it as you can afford to buy, and reap the benefit of the rise when it comes.

Yours truly, "W. H. H."

Fred was astonished at the contents of the paper. How had the letter, minus its envelope, got into his office? The only visitor Fred had had since he returned to his office was Mr. Bagley, therefore, as the hotel keeper of Shreveport had shown a decided interest in Blizzard stock, he must have dropped the letter accidentally on the floor when pulling out his handkerchief, as Fred recollected he had done. The glowing contents of the letter would easily account for Mr. Bagley's desire to get possession of some of the stock of the Blizzard mine. His friend "W. H. H." seemed to have secured inside information about the mine that was very valuable, if true. Mr. Bagley clearly put great dependence on his friend's word,

for he had bought 10,000 shares of the stock with the object of profiting by the tip. Fred began to consider if it wouldn't be a good thing for him to load up on Blizzard with the same purpose in view, since the pointer had come to him through the carelessness of the hotel keeper. While he was considering the matter, Meyer opened the door and said:

"A lady py der names of Bishop to seen you."

"Ask her to walk in," replied Fred.

In a moment the door opened again and a dashing-looking woman of perhaps thirty years entered the room.

CHAPTER VI.—Fred Falls into Mr. Finkelsheim's Trap.

"Mr. Farnham?" she asked interrogatively.

"That's my name, ma'am. Will you be seated?"

"I saw your advertisement in the 'Daily Indicator,'" said the lady, sweetly, "and as I have some mining stock I wanted to sell I thought I would come down and see you about it."

"Well, you came to the right place," smiled Fred, congratulating himself on the fact of catching two customers on the same day. "What is the name of the mining stock you wish to sell?"

"I've got it here in my bag. My husband, who is a commercial traveler, and is on the road at present, made me a present of the certificates about a month ago. I have decided that I'd rather have the value of the stock than the stock itself."

The lady opened her bag and brought out, to Fred's surprise, four 5,000-share certificates of Blizzard mining stock.

"The market price of this stock, I understand, is 15 cents a share," she said.

"That is the figure it is quoted at on the Goldfield Exchange, but I don't think it will bring as much as that in New York, madam," replied Fred. "Besides, there is not much of a demand now for this stock, since the price dropped from 35 cents three months ago."

"What will you give me for those four certificates?"

"As a rule I buy and sell stock only on commission, but as I might be able to do something with these certificates at 12 cents I'll give you that for them now," said Fred, who had decided to take a chance on Mr. Bagley's tip.

"That would be how much, altogether?"

"Twenty-four hundred dollars, less \$50 commission."

"Is that the best you could do?" asked the lady, doubtfully.

"Yes, madam. I guess I could go on the Curb and get all I wanted of the stock for 12 cents. In fact, I bought 10,000 shares about an hour ago for a customer at that price."

"Well," said the lady, "I'll sell the certificates for 12 cents a share."

Accordingly, Fred handed her \$2,350, and she left the office with the money.

"Dot vos a fine-looking vomans vot vos in here to seen you," said Meyer, about an hour later.

"Yes, she was remarkably handsome," replied Fred.

"I t'ink dot Mr. Finglesomedings make a smash on her," he said, grinning.

"Mr. Finkelsheim?"

"Yaw. I vos oud py der hallways when she came py dis office herseluf. Mr. Fingelsheim vos standing py der stairways at der time. Vot you dinks, he valks right up und stops her und said: 'Vell, how did you make oud?' She laughed and showed him somedings dot vos in her hand. Den he shook her py der hand und laughed himseluf. 'Come py mine offices,' he said, 'und I make it all right mit you.' Und den she vent py his offices mit him, yust as if he vos her prudder. I dink Mr. Fingelsheim peen a gay poy, I ped you."

Meyer evidently thought the interview he had seen was very funny, but Fred did not think it funny at all. He suddenly smelt a big mouse, and forthwith began to kick himself. He was satisfied that he was the victim of a put-up job.

Mr. Finkelsheim had unloaded 20,000 shares of Blizzard stock on him by a ruse that now seemed very transparent to Fred. Very likely Wentworth was in the game, too, and had helped the good work along.

Mr. Bagley had dropped the letter near his desk designedly, for soon after his departure the lady had called with the four certificates. Well, the first thing for him to do was to go out and see what he could get from a mining broker for the stock, and then he would know how much he was out by the transaction. He hurried down to the Curb Exchange and asked a broker he knew what he would give for Blizzard mining stock.

"I wouldn't touch it with a ten-foot pole," replied the broker, laughing.

"Why not?" replied Fred, in some surprise. "It's quoted at 15 cents on the Goldfield Exchange."

"That was yesterday, but the quotation amounted to nothing. The people interested in getting rid of the stock have been trying to keep up the price, probably by means of wash sales. The bottom fell out of the stock today, and it's been removed from the list. As things stand now it isn't worth anything. At any rate, I wouldn't give a cent a share for it. I know several brokers who have been bitten on it. Wentworth is one, Finkelsheim is another, and Pindar is a third. They've been trying to get rid of it for some time, but nobody would take it off their hands. Are you one of the unfortunates, too?"

"I'm afraid I am. I'm out \$2,000 on what I got hold of."

"Well, charge it to profit and loss, and then frame one of the certificates and hang it up in your office as a warning to be more careful about your mining stock purchase in the future."

Fred returned to his office pretty sore, but he registered a vow to get back at Finkelsheim some time for the trick that foxy trader had played on him. Next day when he passed Mr. Finkelsheim at the entrance to the building he detected a satisfied grin on the broker's countenance.

While Fred charged the \$2,000 he was out to profit and loss, he didn't intend to frame one of the certificates as the mining broker had suggested. He put them in an envelope and laid

them in his safe. It was not impossible that the Blizzard stock might come to life again some day, in which event he would be able to realize something on them. That afternoon, as he was about starting for lunch, Miss Bancroft, who had just been to hers, entered the office looking somewhat disturbed.

"What's the matter, Miss Bancroft?" asked Fred. "You look a bit rattled."

"One of the clerks on this floor, I believe he is employed by Mr. Pindar, has been annoying me for several days past."

"Annoying you, Miss Bancroft?"

"Yes. He seems determined to make my acquaintance if he can. He came up in the elevator with me just now and actually had the assurance to speak to me. Then he followed close behind me as far as Mr. Pindar's office. He certainly is no gentleman to act in that way."

"What does he look like?"

"He's tall and thin, and of a sandy complexion."

"That's Mr. Pindar's head bookkeeper. If he bothers you again let me know, and I will take him in hand."

"Oh, no, Mr. Farnham," she replied, hastily; "I don't want you to get into any trouble on my account."

"Miss Bancroft, I won't permit you to be annoyed any more than I would if you were my sister. I consider it my duty to protect you if you stand in need of it. I hope you understand that I am your sincere friend, and that I have your interest at heart."

"Thank you, Mr. Farnham," replied the girl, flashing a grateful look in his face. "You have indeed been very kind and nice to me since I came to your office, and I appreciate it probably more than you think."

Fred bowed and walked out of the office. That afternoon Miss Bancroft was very busy, and worked up to five o'clock, Fred remaining to keep her company. When she was through he offered to see her as far as the elevated station at Hanover Square, and they left the office together. On the way to the elevated he recollected that he had forgotten a small package he intended to take home, and he asked her to excuse him a minute while he went back to get it. It only took him about two minutes, but when he came in sight of the elevator he saw Mr. Pindar's head bookkeeper making a bee-line for Miss Bancroft as she stood awaiting his return.

"Well, if he hasn't got a nerve," muttered Fred, hurrying forward. "Some persons are never happy unless they get themselves into hot water."

The stenographer did not recognize the bookkeeper until he was close to her, and then she stepped back from the elevator in order to avoid giving him the slightest excuse to address her. The man, however, was determined to take advantage of his opportunity.

"Don't run away, miss," he said. "Won't you permit me to introduce myself? My name is——"

"Mr. Kraft, kindly leave that young lady alone," said a manly voice in his ear.

The bookkeeper whirled around and came face to face with Fred.

CHAPTER VII.—Fred Learns Something About Henry Kraft.

"What's that?" snorted Henry Kraft.

"I requested you not to annoy that young lady," replied Fred, coolly.

"How dare you butt into my business?" demanded the bookkeeper, angrily, for he did not recognize the boy as Broker Farnham.

"You have no right to try and force your unwelcome attentions on that young lady, Mr. Kraft. You don't know her, and she doesn't wish to know you."

"Mind your own business, will you?" snarled the bookkeeper.

"I am attending to my business now, and that is to protect Miss Bancroft against your undesirable advances. My right to do so is unquestionable, as she is connected with my office."

"Your office?"

"Yes. My name is Frederick Farnham, stock broker."

"Oh, indeed," replied Kraft, with a sneer. "So you're the boy broker, are you?"

He had heard considerable about Fred from his employer, and, as Mr. Pindar had no very high opinion of Fred, it was natural that his bookkeeper would also be somewhat prejudiced against the young broker.

"I may not be a man in years, Mr. Kraft, but I know how to behave myself toward ladies," retorted Fred.

"Do you mean to say that I don't know how to behave myself?"

"You are not behaving yourself as a gentleman towards Miss Bancroft, at any rate. This is the second time today you have tried to force yourself on her notice without any encouragement on her part. Now, please cut it out in the future."

"You young whippersnapper, how dare you use such language to me?" roared Kraft, in a rage.

At that moment the elevator stopped at the floor, and Fred, ignoring the bookkeeper, said to the girl:

"Come, Miss Bancroft, we will go, if you please."

She hurried into the elevator, and, as Kraft made no attempt to follow—much to the girl's relief—the cage went down without him.

"That man makes me so nervous," said the stenographer, as they were leaving the building. "I was so afraid that you might have trouble with him."

"I don't think he would have found it to his advantage to have had a run-in with me. I am not the least bit afraid of people of his stamp," replied Fred.

"But it would have been dreadful if you had come to blows, just on my account."

"It would have been in a good cause, so far as I was concerned, and I fancy he would have had cause to regret it had he made an attempt to strike me. I am fully able to take care of myself, even if it comes to a scrap."

"I hope he may not annoy me any more," she said, nervously.

"I have an idea that he won't, so don't worry about it."

After that they got talking about something

more interesting than Mr. Kraft, and in a short time they reached the Hanover Square Station.

Fred went as far as 129th Street with her, and then he walked across to his home, while she continued on up to the Bronx. Next day the young broker noticed that H. & O. stock was attracting considerable attention at the Exchange. For several days it had been going up slowly, but surely, and was now ruling at 56. After some consideration he decided to get in on it, so he called on George Westcott and left an order with him to buy 5,000 shares for his account, putting up a margin of \$28,000. Inside of three days the stock went to 61 1-2, and then Fred sold out, making a profit of about \$26,750, and raising his capital to nearly \$63,000.

This successful deal was splendid salve for the throwdown he had received from Mr. Finkelsheim, and he forgot all about the dead shares of the Blizzard mine that lay snugly tucked away in his safe. Miss Bancroft was not troubled further by Henry Kraft, who gave her a wide berth whenever they accidentally met, either in the elevator, or in the corridor. Kraft, however, had it in for Fred for interfering between him and the young lady, and he cudgelled his brain for some plan that would enable him to get square with the young broker. He was willing to do most anything, however mean and contemptible, provided it did not react on himself—in fact, such tricks were right in line with his nature, and came easy to him; but their success depended largely against whom they were directed.

While he hated Fred, he was, at the same time, afraid of the smart young broker, and so he went slow about getting back at him. It happened, however, that trouble overtook him from another quarter. One day, as Fred was on his way to the elevator, he saw a poorly-dressed little woman, of perhaps forty, looking at the different doors as if in search of some name. Thinking to be of service to her, the boy trader stepped up and said:

"Who are you looking for, madam?"

"A banker by the name of Kraft."

"There is no banker in the building by that name, ma'am."

"Isn't this the Oriole Building?"

"Yes, ma'am."

"And this is the sixth floor?"

"That's right, ma'am."

"Here is Mr. Kraft's card," and she showed a small piece of pasteboard, evidently the production of a cheap printer, on which Fred read: "Henry Kraft, Banker and Broker, Sixth Floor, Oriole Building. Money received on deposit at 5 per cent."

"I know a Henry Kraft on this floor, but he's neither a banker nor a broker. He is a bookkeeper for Owen Pindar, yonder. He is tall and thin, with a sandy complexion and hair to match."

"That's him," said the little woman, eagerly.

"But, madam, he is not in business for himself," replied Fred, regarding the card in a puzzled way.

The little woman looked uneasy and somewhat distressed.

"Not in business for himself?" she fluttered. "When he handed me his card he told me that he had been established ten years. He has \$900 of my money, every cent I have in the world, on deposit."

"He has?"

"Yes, and I came after the interest on it for six months, which he told me I could get any time I asked for it."

"Have you got anything about you to show that you gave him this money, ma'am?"

The little woman pulled out a small memorandum book, on the back of which was printed in small letters, "Henry Kraft," and in larger characters, "PASS BOOK."

"Well, ma'am, this is only a common memorandum book, such as you could buy in any stationer's store for a nickel, and not at all like a banker's pass book. How came you to deposit your money with Mr. Kraft?"

"He used to board with my sister. He dressed well and seemed to have plenty of money. I had my money in a savings bank at 4 per cent. interest. He told me if I would deposit it with him he'd give me 5, and perhaps 6 or 7, if conditions were good in Wall Street. He said he paid 6 1-2 per cent, last year to all his depositors. He talked to me a good deal about the matter until I finally took my money out of the savings bank and let him have it, and he gave me that book to keep. He told me to let him know when I wanted any of my money and he would bring it up to me and save me the trouble of coming down after it."

"Very kind of him," said Fred, with a tinge of sarcasm in his tone.

"Lately he moved away from my sister's and I couldn't find out where he had gone. It was only by accident that I found this card at my sister's. The one he gave me originally he had borrowed back to use as copy for the printer, he said, but he did not return it."

"Well, ma'am, my advice to you is to go into Mr. Pindar's office and see if the Henry Kraft who is bookkeeper there is the same man who represented himself to you as a banker and broker. If he is, you'd better ask him to return you the \$900 belonging to you and then put it back in the savings bank again. In my opinion you are taking great chances of losing it by leaving it in his hands, for he certainly got it from you under misrepresentation. If you have any trouble in settling with him, come in and see me, and I will try and help you out. Here is my card."

"I am very much obliged to you," said the little woman, gratefully, accepting his card. "You say Mr. Kraft is a bookkeeper for Mr. Pindar on this floor?"

"Yes, ma'am. There's his office yonder. I will be back in about half an hour. Should you call at my office and I am out, wait for me. In fact, it might be advisable for you to call and let me know how you make out with Mr. Kraft—that is, unless he gives you your money on demand, which I am afraid he won't do."

Fred then continued on to the elevator, while the little old lady, whose name was Elizabeth Owens, entered Mr. Pindar's office.

CHAPTER VIII.—Fred Turns the Screws on Mr. Kraft.

When Fred got back to his office three-quarters of an hour later, he found the little old lady waiting in the reception room.

"Step right into my private office, Mrs.

Owens," he said, as politely as though she were a queen. "Well, what luck did you have?" he asked, after they were seated.

"That was the Mr. Kraft to whom I gave my money," she said.

"I thought as much," replied Fred, dryly.

"He admitted that he was now working for Mr. Pindar as his cashier and head bookkeeper, but that he was carrying on his banking and brokerage business as a side issue. He assured me that my money was perfectly safe in his custody, and offered to pay me the 5 per cent. interest on it that was my due. I accepted that, and he gave me \$22.50. Then I told him that I had concluded to draw my money, as I had use for it. He said that he had it out at interest, and that I couldn't have it for six months. That was the arrangement he said he had with me."

"Was it, Mrs. Owens?"

"No. When I let him have my money he said I could draw it any time I wanted to, but that I would lose the current interest by so doing, just as in any bank."

"Well, what did you say to him? Didn't you insist on his paying you?"

"I told him that I must have it. Then he said that it was impossible under the arrangements. Finally he said that he would try and let me have \$100 in a month. I told him that was not satisfactory, and then he said that was the best he could do for me. I told him that I would have to see a friend about it if he couldn't settle with me. He asked me not to do that, and said he would see if he could do better. He told me to return home, and that he would call upon me in a few days."

"The fact of the matter is, Mrs. Owens, he either can't, or doesn't want to, return you the money."

"What shall I do, then?" she asked, anxiously. "I can't afford to lose it."

"Well, if you will give me an order on him for the \$900 I guess I will be able to make him come up with it. In the meantime, if you want \$100 on account, I can let you have it."

"Thank you. I don't want to use the principal. The \$22.50 he gave me will answer. If you will draw out an order on him for the money I will sign it. I suppose you will need the book?"

"Yes, I will have to return it to him when he pays the money."

Fred drew up the order and Mrs. Owens signed it.

"Is this your address on the book, Mrs. Owens?"

"It is."

"Well, you'll hear from me tomorrow, and I hope I shall be able to tell you that I have your money in my possession."

"I hope so, Mr. Farnham. I thank you very much for the interest you are taking in my business, and I am willing to pay you for your time."

"There will be no charge whatever, Mrs. Owens. I consider it my duty to see that you are not imposed upon by a man of whom, for reasons, I have no great opinion."

Mrs. Owens then took her departure, and shortly afterward Fred sent a note to Mr. Kraft

by Meyer asking him to call on him as soon as possible.

In a few minutes the German boy came back.

"Well, what did he say?" asked Fred.

"He said he would see you to der old Nicks before he would call py your offices."

"He said that, did he?" chuckled the young broker.

"Yaw, I ped you he did. He vos purty mad when he read dot letters. He told me to go py der door oud, or he would put me oud."

"He did?" grinned Fred.

"Yaw. I said, 'I don't dink you vill put me oud. I could valk me oud midoud any help.'"

Fred put on his hat and went straight to Mr. Pindar's office. Kraft pretended not to see him, but the young broker marched up to his desk.

"I received the gentlemanly message you sent me in answer to my note, so I was obliged to come in and see you here," said Fred.

"What do you want with me?" snarled the bookkeeper.

"I have a little business to transact with you which I thought you might prefer to settle in the privacy of my office, but since you thought proper to return me an insulting reply to my request for you to call, why, we'll fix it up right here."

"What business have you with me? I have none with you."

"You are acquainted with an old lady by the name of Elizabeth Owens, I believe," said Fred, tersely.

Mr. Kraft gave a start and changed color.

"She has given me an order on you for the sum of \$900, which you owe her. Here is the order, and I make the demand for immediate payment."

"What have you got to do with this matter?" roared Kraft, furiously.

"I represent Mrs. Owens. You will pay this money by five o'clock to-day or I'll have you arrested and prosecuted for obtaining money under false pretenses. That is all there is to it, Mr. Kraft," replied Fred, in a resolute tone and manner.

The bookkeeper staggered against his desk, the picture of consternation.

"I will settle with Mrs. Owens myself," he gurgled.

"No, you won't. You had your chance to do that a little while ago, and you turned her down. Now you'll settle with me, or take the consequences."

"You have no authority to interfere in this affair," said Kraft, tremulously.

"Yes, I have. That order is my authority."

"I can't recognize it. I have an arrangement with Mrs. Owens which I can hold her to."

"You haven't any arrangement with her. Even if you had the whole transaction is clearly illegal. You represented to her that you were a banker and broker, which you never were. Here is your alleged business card, which can be used against you in court. Perhaps I had better show it to Mr. Pindar and ask his opinion about it."

"Don't for Heaven's sake. He might discharge me," faltered the bookkeeper.

"Then he doesn't know that you have been issuing such cards, eh?"

"I never issued any of them."

"What do you call this, then?"

"I only got a dozen printed."

"Is that all? That proves that you didn't get them up for any honest purpose, I should imagine."

"I had them printed just for fun."

"There wasn't any fun in taking the \$900 from Mrs. Owens. It was every cent she owned in the world. What did you do with it?"

"I used it to make money with."

"In the stock market or at the race course?"

"You have no right to question me about my private affairs," replied Mr. Kraft, doggedly.

"All right. Are you going to settle with me by five o'clock?"

"I'll give Mrs. Owens \$100 on account, and the rest later on."

"No. You'll pay the \$900 by five o'clock or leave this office in charge of an officer."

"I couldn't raise \$900 in so short a time to save my life," whined the bookkeeper, now thoroughly rattled.

"What's the best you can do?"

"Maybe I can raise \$300 by to-morrow."

"Maybe won't do, Mr. Kraft. That isn't business. Mrs. Owens wants her money, and you've got to ante up."

"I'll see what I can do," fluttered the bookkeeper, who realized that he was in a bad hole.

"Very well. I'll expect to see you in my office to-morrow, not later than four. If you fail to come to time I will first of all call on Mr. Pindar and state the circumstances to him, and then I'll get out a warrant for your arrest."

Fred then walked out of the office, returned to his own, and dictated a letter to Mrs. Owens which Miss Bancroft typed on her machine.

Fred signed it, enclosed it in an envelope and sent Meyer out to post it.

Next day, about four, Kraft came in a very humble manner to Fred, handed him \$200, and said that it was the best he could do.

"How about the balance?" asked the young broker.

"I'll pay you \$10 a week."

"That won't do. It would take a year and a half for you to pay up at that rate. Bring in \$200 more on Saturday and I will give you ten weeks to pay the balance in. Those are the only terms I will make to you."

Kraft begged for more time, but Fred was firm, and the bookkeeper left feeling as if life wasn't worth living. He had to pawn all his personal property of any value to raise the \$200 which he paid over to Fred on Saturday. The trouble was, he had used the \$900 in a marginal speculation and lost the greater part of it. He now had \$150 up on a rising stock, and the result of this deal was his only hope. During the next week he was fortunate enough to close the transaction out at a profit of \$300. After paying Fred two \$50 instalments, he went in on another deal and realized enough to get himself out of his hole, a sadder and wiser man; but what his private feelings were toward Fred we leave the reader to imagine.

CHAPTER IX.—Meyer Suppegreenz to the Rescue.

One day before Kraft had completed all his payments on Mrs. Owens account, Fred came into the office after having spent a couple of hours in the

gallery of the Stock Exchange. Meyer followed him in and said:

"You told me to keep mine ears open vide when I was oud, und I heard somedings apoud stocks I vos to told you, ain'd id?"

"That's right," replied Fred. "Have you heard something of that kind?"

"I ped you I heard someding yust a liddle whiles ago."

"Let me hear what it was," said Fred, with an interested look.

"Vell, while I vos standing py der elevators, Mr. Finkelsomedings und anodder shentlemans come up to took der machines down. Mr. Fingelsomedings said to der udder shent, 'Dere dot Dutch lobster is, I told you apoud, who vorks for Farnham der poy proker, vot is a soft snaps to sold Blizzard stocks to.' Der shent looks at me und says, 'Where did you got dat hat?' I vos insulded at such a questions und I looked at him dis vays," here Meyer assumed a wooden expression that made Fred laugh heartily. "'He is a fools,' said der shent to Mr. Fingelsomedings, und Mr. Fingelsomedings said, 'Yaw, he got a screw loose py his ubber story.' Den dey both laughed und I felt purty mad, I ped you."

"I though you was going to tell me about something in the stock line?" said Fred.

"Yaw, I come to dot now. After dey left der elevators I follow dem close und listen to deir talk. Der shent said to Mr. Fingelsomedings, 'Now, don'd forgot to got pusy mit O. & B. right away. Ve vant all dot ve can get yust so soon as bossible, und ve don'd vant to pay much over der market, vlich to-day is 42.' 'Don'd you vorry,' said Mr. Fingelsomedings. 'I vill seen to it at vonce.' 'Haf der stocks delivered py der Manhattan National, C. O. D.' 'I vill done dot,' said Mr. Fingelsomedings. 'How apoud der sellings?' 'I vill seen to dot later on,' said der shent. Den der elevators come down und dey got apoard und I did, too. Dot vos der whole dings. Vot you dinks? Id amounds to somedings, yaw?"

"Yes, it looks pretty good. You are sure the name of the stock was O. & B.?"

"I vould sworn to id py der Pible on," replied Meyer, positively.

"Very well, Meyer. If your information turns out to be a winner I'll raise your wages two dollars a week?"

"Py shimmany, den I vill got \$10, yaw?"

"Sure."

"Do I got two dollars more efery dimes I found oud somedings like dot?"

"Yes, if it pans out."

"Py shinsher! I safe me all dot moneys und von off dese days I start oud minescluf as a proker, I ped you. Den I got me married to Louisa purty quick."

Then Meyer went out into the reception room to think it over.

"Off dis shob don'd peen a soft snap I'm a liars," he said to the stenographer. "I oxbect to got rich von off dese days, I ped you."

"I hope you will, Meyer," the girl replied, laughingly, for she and the German lad were on the best of terms.

In the meantime Fred was in his room figuring on going into a deal in O. & B. on the strength of what Meyer had told him. The stock was ruling at 42, which was a low price for it. After duly considering the matter, he put on his hat and

called at Westcott's office. The broker was in, and appeared to be glad to see him.

"I want you to buy me 10,000 shares of O. & B., Mr. Westcott," he said.

"All right, I'll go out and get it for you right away."

"Here's your marginal security," said Fred, handing him a bunch of money which he had got from his safe deposit box on the way over.

Westcott counted the cash, and finding that it was correct, he turned it over to his cashier, and then putting on his hat went out to buy the stock, while Fred went down Broad Street to see a Curb broker. That afternoon, when, as had become his custom, he escorted Miss Bancroft to the station and uptown, he found her a bit more reserved than usual. He had an engagement with her to take her to the theater that night, and when they parted she told him she would be ready on time. After the show they went to an ice cream parlor and then took the train for the Bronx. She lived several blocks from the station, and they did not hurry themselves after leaving the train, although it was nearly midnight. She had very little to say as they walked along, and seemed to give more attention to the ground than usual. They had walked half a block in silence and were approaching her home when Fred suddenly blurted out:

"Miss Bancroft, there is no use of my trying to conceal the fact, I've learned to think a whole lot of you since I made your acquaintance. I am thinking more of you every day. In fact, I know I love you very dearly, and I shall go on loving you more and more as time passes. Are you offended with me for telling you this?"

"No," she replied, in an almost inaudible tone, with head bent.

"Won't you tell me whether you care a little bit for me? Won't you tell me whether I dare hope that some day you will make me the happiest boy in the world with your love?"

She made no reply to this, but he thought she clung just a trifle closer to him than before. At that moment they reached the corner. Suddenly, and without any warning, three ruffians dashed upon Fred and struck him down, while another grabbed Miss Bancroft and stifled the scream that rose to her lips. Fred, while dazed by the attack, was not overcome as easily as the rascals had anticipated. He was up in a moment, and went for them with his sledge-hammer fists in a way that created some confusion in their ranks. Unobserved by the ruffians, a stout boy with a flaxen-haired girl on his arm was approaching down the cross street. They stopped short and looked at the scrap, which was taking place under a gas-lamp.

"Py shinsher! Dose shaps vill knock dot feller oud ind run away mit his gel. I feel yust like taken a hand mit dot scrimmage."

"You mustn'd done it, Meyer. You got yourself hurt, den vot would become off me?" said his companion, who was short and stout, and very pretty.

Meyer Suppegreenz, for he it was, shook himself loose from his anxious sweetheart and made a break for the ruffians, just as one of them felled Fred with a glancing blow from a slung-shot. Meyer uttered a wild yell and went for the three men. The rascals were startled by his sudden appearance, and he bowled one of them over before they recovered themselves. Then the other two

started for him. It happened, however, that a revolver had dropped from the pocket of the chap the German boy had knocked down, and he snatched it up and fired it into the face of one of the others. The bullet grazed the rascal's cheek, while the flash of the powder blinded him. He shouted that he was shot, and staggered off with his hands to his face. Meyer fired after the retreating ruffians, without any effect, however, than to make them run faster, and then he came back and looked down at the pair he had saved. The gaslight shone in their faces, and he recognized them in great astonishment.

"Py shinsher! Off id don'd peen Mr. Farnham und Miss Pancroft!"

Then he shouted for Louisa to come over, and she was soon standing by his side.

CHAPTER X.—Fred Wins the Girl of His Heart.

Tillie Bancroft was holding Fred's head in her arms and weeping, while she wiped the blood away from the wound on his scalp, which was not serious at all. Meyer knelt down and looked at the cut on his employer's head. He saw that it was nothing to be worried at.

"Dot don'd amound to noddings," Miss Pancroft. He vill spoke to you in a minutes. Yust wait a liddle und don'd got so oxcided."

In a few moments Fred recovered enough to realize that he was practically in Miss Bancroft's arms, and the sensation was so very pleasant that he took his time recovering completely.

"Vell, Mr. Farnham, how you felt now?" asked Meyer.

"Why, hello; that you, Meyer?"

"I ped you id's me."

"Why, where did you spring from?" said Fred, as he got on his feet and grabbed the stenographer's arm for support, for he felt dizzy. "And who is this young lady?"

"Dis is mine sveetheart, Louisa Strauss. Louisa, dis is mine poss in Wall Street, Mr. Farnham."

"Happy to meet you, Miss Strauss," said Fred, as the young German girl made a bob.

"Louisa, I make you ocquainted mit Miss Pancroft, who vorks dot machines called der typewriters at our offices," went on Meyer.

Another bob from the flaxen-haired girl and a smile from the stenographer.

"You vish to know where ve spring from, Mr. Farnham? Vell, Louisa und me peen to a surbrise pardies at der houses off Mr. Koopenhaus, der groceryman, who yust got back from a visits to der Faderland. Ve vos coming py der street down when ve seen der scrap, und I t'ought I would took a hand in id to help der weaker pardy oud."

"Then I suppose Miss Bancroft and I owe our rescue to you, Meyer," said Fred, grasping his office boy by the hand.

"Vell, I von't said dot ain'd der fact. I guess dot Louisa und me didn't got here any too quick."

"Well, I'm very much obliged to you, Meyer, and sha'n't forget what I owe you," said Fred.

"You're welcome, und don'd owe me noddings."

"You're a plucky fellow, anyway, Meyer. Which way are you going?"

"Louisa und me haf two plocks more to gone,

und den she vill be home. I lif py der corner grocery upstairs, yust a liddle vays more."

"Then Miss Bancroft and I will bid you both good-night, as we go up this street," said the young broker, taking Tillie's arm in his.

A few minutes later the stenographer had reached her own door. Fred took her hand in his and put his arm around her unresisting form.

"You do care for me, don't you?" he said, eagerly.

"Yes," she replied.

"How much?"

"Oh, very much," she replied, turning her head away to hide her blushes.

"With all your heart?" he persisted, drawing her to him.

"Yes," she murmured, dropping her head on his shoulder.

"And I love you with all my heart, too," he said, raising her head and kissing her.

Next morning, when the stenographer was taking off her hat, Meyer said to her:

"Vell, vot you dinks off mine sveetheart, Miss Pancroft?"

"She's a very pretty girl, Meyer."

"I ped you she is. You don't seen such a nice gel efery day, ain't id?"

Miss Bancroft laughingly said that she fully agreed with him. Just then Fred came in and bade them good-morning.

"Will you come in and take a little dietation, Miss Bancroft?"

"Certainly," she replied, getting her notebook.

Meyer looked at them meditatively, and then went to his seat and winked a big wink all to himself. When Miss Bancroft came out of the room after a very brief interval, looking very rosy about the cheeks, Meyer was chuckling to himself at a great rate.

"I ped me mine life dot dictation vos only a plind so dot he could kiss her midoud gifting der snap away. I done dot mit Louisa more as zwie dozen dimes mineseluf," and he chuckled again.

After a little while Fred went out, and by eleven o'clock was in the gallery of the Exchange, looking down at the hustling traders on the floor. Two days passed before there was anything doing in O. & B., and then it went up a couple of points. Next day it went up a point and a half, and one the day after, which was Saturday, it closed at 47. Fred, who was now looking for the boom to set in, was in the gallery early on Monday morning. The stock opened at 47 3-8 and went with a rush to 49, then a bear raid was made on it, and it fell back to 43 in a few minutes, amid great excitement, for the brokers who had bought a short time before were eager to sell out at a loss, under the impression that a big slump had set in. O. & B. did not get below 43, and shortly after it was rushed up to 50, amid renewed excitement, traders vying with one another in their eagerness to buy once more. Many of the purchasers were brokers who had sold short a few minutes before, and the unexpected rise forced them to buy in order to cover their sales. At noon O. & B. was up to 55. Had Fred sold out at that price he would have made a profit of \$80,000 that morning, or about \$130,000 altogether. He held on, however, for he believed the price would go higher.

After that it advanced much slower than he thought it would and was going at 57 1-8 when the clock of the Exchange stood at two. Fred then

concluded that he wouldn't hold on any longer. He knew that Westcott was on the floor, so he went downstairs and sent in for him. When the broker came in answer to his call, the young trader told him to sell out his shares at the market. Westcott nodded and went back to carry the order into effect, while Fred went to lunch with a healthy appetite, for he figured that he would come out \$150,000 ahead of the deal. When he settled up with his broker he found that his calculations had been correct, and that he was now worth \$213,000. That day, as he was returning to his office after lunch, he overtook Tillie at the entrance to the building. They got off at the fifth floor by mistake, and as soon as they discovered their error they started for the next floor by way of the staircase. Right ahead of them was an old gentleman who was ascending the stairs with the slowness and deliberation of one afflicted with the infirmities of age. At that moment broker Owen Pindar ran out of his office, which was close to the head of the flight, and dashed down the stairs in a great hurry. He had a bundle of papers in his hands that looked as if they might be certificates of stock. Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred. Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

CHAPTER XI.—Fred Makes a New Friend and Gets a Commission.

Broker Pindar went backward, tripped over the old gentleman's body, and landed on his back at the turn of the staircase. The papers had flown out of his hand and were scattered over the marble floor below. He was sputtering with rage when he got to his feet.

"You young villain!" he roared, shaking his fist in Fred's face as the boy was assisting the old gentleman up. "You did that on purpose!"

"I admit it. You deliberately knocked this gentleman down and started on without pausing to see whether he was injured or not, or even to apologize. You acted like an overgrown hog, and I guess I didn't give you any more than you deserved."

"How dare you call me an overgrown hog, you jackanapes?"

"I didn't say you were, I merely said that you acted like one, and so you did."

"I will make you pay for this outrage," gritted the trader. "I'll have you arrested for assault!"

"All right. Go on and have me arrested. I'll tell the magistrate how you acted to this old gentleman, and I'll bet he'll make you feel like thirty cents."

Mr. Pindar said something not altogether polite, and then hurried downstairs to recover his papers.

"I trust you are not hurt, sir," said Fred to the old gentleman.

"I feel as if I had been rather roughly handled," replied the old man, with a feeble kind of smile.

"I suppose I will have to apologize for Mr. Pindar's rudeness, as he is a brother broker, if only for the honor of the fraternity. I don't think many traders would be so grossly impolite to an old gentleman like yourself. I told him what I

thought of his conduct, and I hope it will make him more cautious in the future when he's in an uncommon hurry. Allow me to assist you up the rest of the way."

"Thank you, young man. You are very kind. Might I ask your name?" he added, as they walked up the balance of the flight.

"My name is Fred Farnham. I am a broker, though a new one."

"I am glad to know you. My name is Robert Marsh, and I am a retired operator myself."

"Pleased to make your acquaintance, Mr. Marsh. Will you step in my office and take a seat for a little while?"

"I will walk in for a few minutes. My nephew's offices are on this floor, and I am on my way there. I got out of the elevator on the wrong floor, that is why I started to walk up the staircase."

On the way to his office Fred learned that Edward Gibbons, a Curb broker and mining promoter, on that floor, was Mr. Marsh's nephew. The young trader led the old gentleman into his private room and handed him a chair beside his desk.

"You are quite young to be in the brokerage business for yourself," said Mr. Marsh. "May I ask how old you are?"

"Nineteen."

"How long have you been in business?"

"About three months. Prior to that I was the Exchange representative of Mr. Robert Fulton, who has retired from active participation in the affairs of the Street. I was in his employ nearly six years, beginning as his office boy and messenger, and working my way up. While acting for him at the Exchange I participated in a number of lucky deals on my own book and accumulated a small capital, which I have since increased to over \$200,000."

"Indeed! You have been very fortunate."

"Well, I have no complaint to make, so far. I hope some day to be worth a million or two."

"You have your life before you to make it in. My life is behind me, but still I have done very well. I don't believe I am in any danger of going to the poorhouse."

"That's a comfortable reflection when one gets to be old and no longer able to hustle," replied Fred. "I have no doubt you find things much different in Wall Street to what they were when you were a boy."

"Very much so. Young men of your age had a much better chance of becoming brokers then than have now. It didn't take so much money in the majority of cases to carry on the business. Boys in those days grew up in the office, and often became a member of the firm if exceptionally smart. A seat in the Exchange is now worth close on to \$150,000. Thirty years ago one could become a member for less than a quarter of that sum. It takes a small fortune to do business in the Street these days. Things are worked on a bigger scale, which is the outcome of high financial methods. The big chaps now seem to operate altogether with loaded dice. They have a firm grip on the market, and nearly always win millions, while the smaller fry look on at the game and are glad to pick up the crumbs left over."

"That's right, sir. Wall Street runs the country these times. Two or three men of big wealth think nothing of buying a railroad now, watering its

securities and unloading on the public at a handsome profit."

After some further conversation Mr. Marsh said he would have to go.

"I am under considerable obligations to you, young man, for your kindness, and I hope I may have the pleasure of meeting you again. I come downtown very seldom now, so that it is impossible for me to say when I could give you another call. However, I shall be much pleased to have you call on me at my home. I live with my daughter and her husband, although the house is mine, but will eventually go to my daughter and her children. The address is No. — East Sixty-eighth Street. Any time you may feel inclined to favor me with a visit I will be happy to see you. If you should ever get into financial difficulties, and find yourself in danger of going to the wall, let me know, and I may be able to help you out."

"Thank you, Mr. Marsh. I will give you a call in the near future."

The old gentleman then took his leave. A short time after Mr. Marsh's departure George Westcott called and was shown into the private office by Meyer.

"I want you to do a little business for me, Farnham," he said.

"I'm right on the job," laughed Fred.

"I've got a large order to execute for a big customer," said Westcott. "For reasons, I don't want to be known in the matter, so I thought you might be able to do the buying for me."

"I'm ready to attend to it."

"The stock is to be delivered C. O. D. at the Atlas National, so all you will have to do is to pick it up at the best price you can within a couple of points of the market."

"What is the name of the stock?"

"A. & P."

"How many shares do you want?"

"Any part of 30,000."

"That's quite an order."

"Yes. I'll divide the commission with you."

"All right. That is quite satisfactory."

Mr. Westcott left, and then Fred started out to gather in the 30,000 shares of A. & P., if he could find them. The stock was going at 72. By three o'clock Fred had bought 12,000 shares. As he was making a bee-line for the office of a broker whom he had been directed to, Westworth came along and stopped him.

"What's your rush, Farnham?" he asked.

"I'm busy," replied Fred, who hadn't spoken to the trader since the day he was in his office and made the purchase of Blizzard stock.

"Come in and take a drink."

"Thank you, but I think I told you once that I do not indulge."

"You can take a soda, can't you?"

Fred was not anxious to enter the cafe, but he felt that it would look discourteous to refuse Wentworth's invitation, though he knew the trader was no friend of his, so he went in with him and took a sarsaparilla, while Wentworth ordered a mint julep.

"This is my tenth to-day, Farnham," he said, as he pulled the glass toward him.

"I should think it was ten too many."

"Oh, I'm used to them. They keep me primed up for business."

"Some day they'll do you up altogether."

"Don't you believe it. They're good for my health. Are you buying anything these-days?"

"Yes."

"What is it?"

"Blizzard, if I can get any of it."

"You're joking, I guess."

"No. I've got 20,000 shares in my safe which some good friend of mine unloaded on me just before the bottom fell out of the mine. I'm keeping the certificates as an object lesson. One of these days, when the mine comes to life, if it ever does, maybe the laugh will be on my side."

"When those prospects peter out it is generally for good," grinned Wentworth. "You'll never realize anything out of Blizzard."

"If I recollect aright, when you offered me 10,000 shares of it at 12 cents, you praised the mine up as a winner," replied Fred, drily.

"I thought it was at that time."

"You were glad to sell me those 10,000 shares at 12 later on, just the same."

"You bought them for a customer," said Wentworth.

"How do you know I did? I didn't tell you."

"I had that idea."

"Yes, I bought them for a customer, but I guess I got them back again. Well, I'll have to leave you. Have a cigar on me."

"Don't care if I do."

Two minutes later Fred was on the street again.

CHAPTER XII.—Fred Makes Another Neat Haul in the Market.

Fred secured 6,000 more shares of A. & P. by four o'clock, and the balance of the order he filled next day before noon. He then notified Westcott by note that he had bought the whole of the stock, which he presumed had already been delivered at the Atlas Bank. The broker complimented him on his success and sent him a check to cover one-half of the commission. That closed the matter, and Fred felt at liberty to look around and see if he could buy a few shares on his own account, as he suspected that Westcott was buying for a syndicate that intended to boom the price. He found it so scarce that he was only able to buy 3,000 shares, at 72 1-8. He got the broker who had it to hold it for him on a 10 per cent margin. On his way back to the office he dropped in on Wentworth and asked him if he had any of the stock.

"Not a share, Farnham; but Finkelsheim has some."

"Sure of that?"

"He had it yesterday, at any rate."

"I'll call on him and see if he's got any now," said Fred.

Getting out of the elevator on his own floor, he walked into Mr. Finkelsheim's office. The broker was surprised to see him, and after telling him to sit down, asked the young broker what he could do for him.

"I want to get some A. & P. shares. Mr. Wentworth said you had a few."

"How many do you want?"

"That depends on what you're asking for them."

"I'll let you have any part of 5,000 for 73."

"No, I can't give more than an eighth above the market. If you want to sell the block at 72 1-2 I'll take them."

"Margin or straight?"

"Margin."

"All right, you can have them," and the deal was made between them.

"Pindar has 2,000, if you want any more," said Finkelsheim.

"I'm not buying anything from Mr. Pindar. If you want to get them for me I'll take them at 72 1-2."

"Wait a minute."

Mr. Finkelsheim called his boy and sent him with a note to Mr. Pindar. He came back in a few minutes with the stock. An hour later the price of A. & P. advanced to 73. On the following day Westcott himself bought all that was in sight on the floor at prices varying from 73 1-8 to 74 3-4. Then some of the other brokers woke up to the fact that there was something in the wind about A. & P., and their efforts to get the stock sent it to 76. Mr. Finkelsheim called twice on Fred that day, and the last time found him in.

"I'll give you 76 for those 7,000 shares I'm holding for you," he said.

Fred declined to sell, saying that he was looking for it to go still higher.

"Did you get a tip on it?" asked the broker, curiously.

"No. The only tips I ever got were those you gave me."

"Me!" exclaimed Finkelsheim, in surprise. "I never gave you or anybody else a tip. You are dreaming!"

"You mean I dreamed it. I guess you're right. I do have funny dreams sometimes. For instance, I dreamed that you once sent a lady in here with 20,000 shares of Blizzard mining stock to unload on me at 12 cents, just about the time the bottom fell out of the mine."

Mr. Finkelsheim gasped and changed color, for he had not the slightest suspicion that Fred had any inkling that the trick played upon him was a put-up job on his part.

"Unfortunately," continued the boy trader, "the dream occurred too late. I was chump enough to buy the stock, and it's in my safe now, worth about so much old paper."

"Are you hinting that I sent a lady to you with that stock?" asked Finkelsheim.

"Oh, no, I'm not accusing you of doing such a trick, though I believe such things are considered as legitimate in Wall Street. I merely said that I dreamed it."

"I should hope that you wouldn't think me guilty of taking any advantage of you," protested his visitor.

"I accept your plea of not guilty," laughed Fred.

"Well, that wasn't the only remarkable dream I had in which you figured. About three months ago I dreamed that you, Pindar and Wentworth came in here to see me. While you were here you put me on to the fact that you were all interested in a syndicate that was about to boom D. & G. The dream impressed me so much that next day I bought 3,000 shares of the stock, at 60. The price went up soon later, and I unloaded the shares on somebody in the Exchange, at 76 3-8, and cleared \$16,000. That was a lucky dream, wasn't it?"

Finkelsheim gazed at Fred in a dumbfounded way. It was evident that the boy broker had secured some advance knowledge about the syndicate in question, and had used it to his advantage; what puzzled him was how had Farnham found the

secret out. The reader will remember that Fred got the tip through Meyer Suppegreenz, who heard the three brokers talking about the syndicate the day he was hired by his young employer.

"Then I had a third dream about you," continued Fred. "I thought some operator hired you to go out and buy O. & B. shares on the quiet. As my last dream had been so fortunate I decided to take a chance on that, too, so I bought 10,000 shares of the stock for 42. Sure enough, in a short time it began to go right up. I held on till it got about 57, and then sold out. I cleared \$150,000. I hope I'll have another dream of that kind that will net me a quarter of a million."

Finkelsheim was knocked all of a heap by this second revelation, and he did not know what to make out of it. He began to wonder if the boy didn't have the gift of second-sight.

"Those were the only tips I ever got, and they came to me through you, as I have just explained," chuckled Fred.

Finkelsheim grunted. He would have given a whole lot to know just how Fred did get wise to the two facts in question, for, of course, he didn't take any stock in the boy's statement that he had dreamed the things he had said he did. He was sharp enough to see that the young broker was laughing in his sleeve at him, and he was hot under the collar over it. He did not deem it wise to let on that the matter affected him in the least, so, asking Fred once more whether or not he could close out his A. & P. holdings at 76, and receiving a negative answer once more, he took his leave.

"I'll bet he won't get over those dreams for a week," chuckled Fred, after the visitor had gone. "He knows I got on to the information in some mysterious way, and that I made money by it. That will make him sick."

Next day the brokers in the Exchange began to howl over A. & P. Everybody wanted to buy the stock, but it was scarcer than hen's teeth. Whoever held the shares was not letting them get out. And so the price went to 85 in short order. Fred stood in the gallery and watched the circus below. Every time the price went up another point he shook hands with himself, for it meant that he was \$10,000 richer on paper. When it reached 87, Fred went to the office of the broker who held the 3,000 shares on margin and told him to sell the stock. It was gobbled up in 1,000-share lots, and the price kept on up. Then Fred noticed that the stock was coming out from other quarters.

"It's time for me to sell the rest of mine before the price begins to sag," he told himself, so he dropped in on Finkelsheim and directed him to sell the 7,000 shares in small lots at the market.

It was a bitter pill for the trader to help increase Fred's cash balance, but, of course, he had to go through with it. Next day he sent his check to Fred, and the boy found that the 7,000 shares had been sold for an average of 88. Altogether the young broker had cleared \$147,000 on the deal, which raised his capital to \$360,000.

CHAPTER XIII.—Fred Refuses to Become a Member of a Blind Pool.

The afternoon of the day that Finkelsheim settled with Fred for the A. & P. deal, Wentworth and Pindar called at his office in response to notes.

"Well, what's in the wind, Finkelsheim?" asked Wentworth.

"I want to talk to you about Farnham," said the trader.

"Farnham, eh? What about him?"

"I just made \$150,000 for him."

"The dickens you did! How?"

Finkelsheim explained.

"That boy has hog luck. He must have got a tip about A. & P."

"I suggested as much to him, but he denied it."

"Of course he'd deny it. So would you or I under the same circumstances. The worst of it is that when he came in and asked me if I had any of the stock I referred him to you. I thought he wanted it for a customer."

"I know you sent him to me, but I didn't think A. & P. was going to advance the way it did."

"Of course you didn't, or you wouldn't have been a fool as to sell him the stock."

"You got 2,000 shares out of me for him, too," growled Pindar. "I hate the boy. He upset me on the stairs the other day, and I've got it in for him. I'd give a thousand dollars to get even with him."

"Well, that's why I called you two to my office, to see if we can't get up some scheme that will bleach him out of his late profits," said Finkelsheim.

"I'm with you on that," said Pindar, eagerly.

"And you can count me in on it, too," said Wentworth. "I'm not stuck on the boy, by a long shot. He's too fresh to my way of thinking. I wish we could drive him to the wall. How much do you suppose he's worth?"

"I couldn't tell you, but he admitted to me that he had made \$166,000 on two deals, and he's just cleared \$105,000 through me on A. & P. That makes over \$270,000 right there. Then he must have had anywhere from \$20,000 to \$50,000 to start in business with. I think we may safely figure that he's worth \$300,000."

"That's a whole lot of money for a boy to be worth," said Wentworth.

"Well, it's up to us to get the bulk of it away from him if we can," said Finkelsheim. "Let's see how we can manage to do it."

They put their heads together and the interview lasted until after five that day. Next morning Wentworth called on Fred.

"Say, Farnham, a number of the moneyed chaps are talking about forming a syndicate to boom a certain well-known stock. The time is ripe for such a coup, and we expect to make a quarter of a million all around. There are twelve of us in the deal, already, and we want to make it a baker's dozen, so I thought I'd tip you off to the chance of getting in with us as the thirteenth man. What do you say?? The ante is a quarter of a million apiece."

"What makes you think I have so much money as that? I've only been in business a few months."

"I know that, but it's said you've been very lucky. I heard Finkelsheim say you cleared over \$100,000 on A. & P. a day or two ago."

"Mr. Finkelsheim ought to know, for he put the deal through for me; but he ought not to tell tales out of school. He should have regarded the matter as confidential."

"Oh, he merely mentioned it in an offhand way. Well, will you come in on the ground floor with us?"

"No; I'm much obliged to you for offering to take me in with you, but I don't care to invest in the syndicate business."

"You don't mean to say that you'll turn down such a chance as this to double your investment?"

"I've made it a rule to go it alone, and therefore I must respectfully decline to go into any combination where I cannot have the exclusive control of my own money. A quarter of a million is a lot of money to put up before you even know the name of the stock that is going to be boomed."

"I'll let you know the name of the stock before you advance a dollar, as long as you guarantee to go in with us," said Wentworth.

"Why, isn't that the same as putting up the money?? If I pass my word to join the pool I'll be in honor bound to cough up when the time comes. Suppose I don't fancy the stock, I can't draw out. No, Mr. Wentworth, no blind pools for me, thank you."

"You're foolish, Farnham."

"Perhaps I am. I'm young yet, and have a whole lot to learn. However, I'm willing to take my chances of making money on the outside. I have done pretty well so far on my own hook, and I'm not looking to acquire a million at express speed."

Mr. Wentworth looked disappointed. He had expected the boy would be flattered by the proposition, and would be glad to get in on the inside of the pool in question, which, in point of fact, was a trap laid to catch his money by the three traders the previous afternoon. Then an idea struck Wentworth.

"I'll tell you what I'll do. I'll tell you the name of the stock without any other pledge on your part than your promise not to mention it to anybody else."

"No, I'd rather not have you tell me, because I don't intend to go into the deal."

"Is that final, Farnham?"

"It is," replied Fred, very decidedly.

"All right. I'll have to look up somebody else. I'm sorry you are missing one of the chances of your life; but, of course, you are the doctor."

Thus speaking, Wentworth left the office. He went to Finkelsheim's office and told him that Farnham wouldn't bite.

"Then we'll have to get up some other scheme," replied the trader.

"I'm afraid we'll have our work cut out to do him, as he seems to be plaguy cautious about what he does. I'm afraid that Blizzard matter has made him wary."

"Pshaw! We'll get him yet. If you and Pindar will guarantee to see me through I'll work him some way before long."

"You can depend on me," answered Wentworth.

"And from the way Pindar feels toward him I guess he'll go the limit to get square with the boy."

"Well, I'll see Pindar later. You'd better drop in here at four."

Wentworth promised to do so and went away. In the meantime, Fred was thinking his visitor's proposition over.

"I wouldn't go into a pool arrangement anyway, except under certain circumstances not likely to come my way, and I certainly would be a fool to go into anything connected with Wentworth and his friends, which means the Finkelsheim crowd.

They showed what the sentiments are toward me when Finkelsheim put up and worked that Blizzard job, which was a mere flea-bite in its way. I wouldn't be at all surprised if Mr. Wentworth's proposition covered some conspiracy to get legal possession of my funds. It would be like that crowd to do such a thing. No, I'm not going to walk into any more traps if I can help myself."

At that moment Meyer returned from an errand to the Mills Building.

"Der question mit me yust now is, do I got two dollars more a weeks or don't I?" said the German boy, as he laid a note on Fred's desk.

"What, are you striking for higher wages already, Meyer?" laughed the young broker. "You're getting about four dollars more now than most messengers who have only been three or four months in the Street."

"Nein. You dinks I peen a fools? Vot I vish to said is dis: I haf yust picked me up some more informations about stocks, und I vos vondering off it vos going to pan me oud two dollars a week."

"Oh, I see what you're getting at, Meyer. What is it this time? If you've caught on to another good pointer you'll be the highest salaried office boy in Wall Street."

"Vell, when I vos standing py der vinders off der offices where I vent in der Mills Puiliding, vaiting for a shance to seen der poss und gif him der notes you send me mit, two shents vot look like prokers come py a door oud und von off dem said to der udder, 'Shim, ve must puy all der J. und D. we can stood for pefore der news off der consolidations mit der M. und N. gets oud py der Streets.' Und der udder shents said, 'Yaw, I ped you.' Dot's all vot I hears. Vob you dinks apoud id?"

"It looks like a good tip, all right, Meyer. I'll see what use I can make out of it," replied Fred.

"Off you make somedings oud off id den I get me two dollars more vages, ain'd id?"

"That's right," replied Fred, and Meyer left the room perfectly satisfied.

CHAPTER XIV.—Fred Pulls Off Another Successful Deal.

There had been reports in the papers off and on for six months about a contemplated consolidation of the J. & D. with the M. & N. system, but nothing definite had come of it so far. Fred had read these accounts and had speculated more than once on the probability of the consolidation going through. If it did he knew that the insiders and their friends would buy all the J. & D. shares in the market they could get hold of, and when the consolidation had been officially confirmed the price of J. & D. would take on a boom and then the wise ones would sell out at top figures and reap a golden harvest. From the information that Meyer's sharp ears had corraled it looked as if the consolidation had gone through, in which event it would be announced in a few days.

J. & D. was ruling around 40, and Fred thought the chance of making a good haul in the stock was worth taking a risk on. He judged, however, that the surest indication of the consolidation would be a scarcity of J. & D. about the Street. If the stock was easy to be gotten he wouldn't touch it, but if, on the contrary, it was difficult to locate, he would buy as much of it as he could get hold of,

which he didn't think would be much. -Accordingly, he started on a tour of the broker's offices. Out of a dozen traders he only found one who had any of it, and Fred bought what he had—2,000 shares, at 40 1-8. Next day the young broker left an order with Westcott to buy him any part of 10,000 shares, and then resumed his still hunt among the offices. He found 3,000 shares more, but had to pay 40 5-8 for it. Then he gave up and waited to hear from Westcott. After the lapse of a day and a half he got a note from the broker which said that Westcott had bought 7,000 shares, the last 3,000 with great difficulty, and that he didn't think he would be able to get the balance. He had been obliged to pay an average price of 43 for it. Fred was now satisfied that the consolidation was an undoubted fact.

"As soon as the news gets around and is confirmed, I'll begin to look for the profits that the rise will bring forth," he said to himself, in a tone of satisfaction that was reflected on his handsome and manly young face.

Next morning a paragraph appeared in one of the financial papers to the effect that there was a rumor that the M. & N. system had secured full control of the J. & D. road. This gave rise to considerable talk in Wall Street, and a number of the traders began looking around for the latter stock. None of it was to be found, and this fact started a lively bidding for it in the Exchange. The result was J. & D. went up to 48 that day. Next day it rose to 50 by noon, then the consolidation was officially announced as a fact. The value of J. & D. rose to 60 before three, at which figure Fred ordered Westcott to sell his 7,000 shares. The broker disposed of the stock in small lots, and easily got rid of it at the top of the market. The 5,000 shares that Fred had bought outright for something over \$200,000, he sold through another broker, receiving 58 1-2. When everything had been settled for, Fred was ahead a little over \$200,000, and was now worth \$567,000. He called Meyer into the office and told him that his wages were raised to \$12 a week, and in addition handed him a brand new \$100 bill.

"Py shinsher!" he exclaimed, joyfully. "Off dis ain'd a get-rich-quick shob I'm a liars. Louisa vill haf a fit vhen she seen dis bill. She vill dink dot I vos a Shay Gould or some udder pig pug like dot. I'm right in id, I ped you."

That afternoon, when Fred and Tillie Bancroft were alone in the office, the young broker told her that he was now worth over half a million dollars.

Of course she was delighted to hear he was so successful in his business, for she now had a personal interest in all that concerned him. That very afternoon Finkelsheim, Wentworth and Pindar held another meeting in the former's office to consider the question of doing up the boy broker on that floor. This was the fourth meeting they had held on the subject, and no definite plan had so far been hit upon to take the place of the scheme which had missed fire.

"I've got an idea at last that ought to scoop his money if he'll bite," said Finkelsheim.

"That is a pretty big proposition, I'm thinking," replied Wentworth, who was not very enthusiastic as to ultimate results.

"What is your idea?" asked Pindar, impatiently.

"My scheme is to buy options from him on a certain stock, say C. & O., which is now ruling at

70, to run fifteen days, then we'll quietly corner the stock and call on him to deliver it."

Wentworth shrugged his shoulders as if he was not much impressed with the brilliancy of Finkelsheim's suggestion.

"I doubt if he'll go into the option business," he said.

"We must make the bait sufficiently attractive. We can offer him 75 for the option on C. & O."

"What's to prevent him from going on the market right away and buying it for 70 and holding it?"

"Nothing but the fact of tying his money up for fifteen days, which I doubt if he or any other broker would do. However, my plan is to try and get him to sell us options on 10,000 or 15,000 shares. That will represent a good deal more ready money than he has, so he won't be able to buy the stock right away at 70."

"The scheme is all right, if it works, but I haven't much confidence in it as a winner, for it's my firm conviction Farnham will turn it down like he did the blind pool. He's not such a fool as we took him for at first, Finkelsheim, mind what I tell you," said Wentworth, nodding his head in a positive way.

"We'll need a barrel of money to corner the visible supply, and then hold the price up long enough to put the deal through successfully," said Pindar.

"We can get the cash we want. I can call on all the boys who went in with us on the D. & G. pool. Just leave the organization of the scheme to me. We'll make the ante a quarter of a million each. With twenty members in the pool, that will give us a working capital of \$5,000,000. The banking house of Isaacs, Cohen Company will act as treasurer, and will advance 70 per cent of the market value of the stock as fast as it's turned in to them. The house will, of course, be a member of the pool. I count on a backing of ten million, which ought to be enough to swing the deal."

"This is a big scheme to engineer just for the purpose of winning a couple hundred thousand from that boy," said Wentworth.

"Oh, he's a mere incident in the game. I've had this proposition under consideration for some time without any reference to him. If we can kill two birds with one stone so much the better. The deal is to be pushed through whether he bites at the option business or not. Now, I'll submit all the particulars. We should clean up two or three hundred thousand each. The Farnham matter will be an independent deal, in which we three only will be interested, that is, if it goes through."

After Finkelsheim had outlined the syndicate plans, Wentworth and Pindar agreed to go in for a quarter of a million each. The trader said he would get the other seventeen members, including the banking establishment of Isaacs, Cohen Company, in line, and would then call a meeting to arrange the details and secure payment of the first instalment of the necessary funds.

"As this deal is going through anyway, whether we catch Farnham or not," said Pindar, "I think it would be a good idea not to approach him on the option question until we have bought up all the shares we can get on the quiet without disturbing the present price. That will make it harder for him to find any if he sold us the option and then started to cover at once."

The other two nodded, and it was so decided on.

CHAPTER XV.—Fred Sells an Option on S. & T. Stock.

Three days later Meyer, on his way to the elevator, picked up an envelope addressed in pencil to "William Wentworth, Johnston Building."

"Ventvorth!" he said to himself. "I vonder off dot peen der Ventvorth vot is in mit Fingelsomedings? Vell, I look me py der insides und found oud maype. P'raps I found anudder tips, den I vill got anudder raise."

Meyer never considered whether it was right or not to examine the contents of the envelope. Everything was fish that came into his net. He pulled out the enclosure and read it. It wasn't very intelligible to him as a whole, but he saw that it was signed by Isidore Finkelsheim, and referred to some option business that was to be bought of Fred Farnham.

"I vill shown dis to der poss right away."

He returned to the office, and going into the private room, he handed the paper without the envelope to Fred. The young broker glanced at the signature first. He supposed Finkelsheim had given it to Meyer to hand him, so he began to read it, but had glanced over but a few words when his face assumed a look of surprised interest. This is the way it ran:

"The pool is now complete. We meet at my office this afternoon at four. Don't fail to be on hand. I find that C. & C. is too risky for us to handle. Isaacs, Cohen Company advise the substitution of S. & T., as there are only 70,000 shares on the market, and it will be much easier to corner. Pindar has got a friend who will call on Farnham and try to get him to sell a ten-day option on 15,000 shares. He will offer him a ten-point advance, which ought to catch him. By that time we'll have the stock cornered and if he sells the option he won't be able to buy the stock to cover it, and we'll have him where the hair is Finkelsheim."

"Where the dickens did you get this, Meyer?" asked the astonished boy broker.

"I found id py der corridors oudside."

"Oh, you did? On the floor, I suppose?" looking sharply at the German boy.

"Yaw. Id vos py der inside off dis enfelope," and Meyer handed the cover to his employer.

Fred saw that it was addressed to Wentworth, and it was clear that the broker had lost it out of his pocket.

"How came you to pick it up?"

"Oh, vell, I don'd let noddings get py me dese days, I ped you."

"Did you read it?"

"Yaw. So soon as I seen your names in id I bring id in to you. I said to mineseluf, 'Dere is some schemes here vot Fingelsomedings vos going to vork on der poss. I vill shown id to him und dot vill put him py his guard on.'"

"It certainly refers to some trick that is about to be played on me. It may be lucky for me that you found it."

"I vos glad dot I found id, den, Mr. Farnham. I took an interest in your pizness efery dimes, I ped you."

"I believe you, Meyer, and I sha'n't forget it."

"Dot's all right. I peen your friend from der

ground floor ub, ped me your life. You are der finest poss py Wall Streets. I vouldn't shook you for noddings."

"I appreciate your feelings toward me, Meyer, and you won't lose anything by it."

"Lose somedings? I ped you nit."

"Well, run along with that letter now, that I gave you to take over to Westcott."

"Yaw. I vill peen dere purty quick," and Myer vanished through the doorway.

Then Fred re-read the note.

"So the Finkelsheim crowd are going to corner S. & T., eh? Well, I guess I'll have to help them corner it," he chuckled. "Meyer has the most remarkable luck in getting hold of tips connected with those people. This will mean another rise in his wages. Then Pindar is going to send a friend to try and buy a ten-day option on 15,000 shares off me at a ten-point advance as soon as they get the stock cornered. If I sell it to him then they figure that they'll have me trapped because I won't be able to get the stock to deliver when they call on me for it. It's a cute trick. I can beat it, though, by buying 15,000 shares now at the present market price and holding on to it for the ten days. At \$10 profit a share I'll make \$150,000 in spite of their shrewd tactics. It would be a good scheme to buy 15,000 more shares and dump it on them after they have boomed the price. They'll only be able to get 40,000 shares altogether then, and I could make a big hole in their profits. That would be a fine boomerang to work on them. I'll do it. It'll bite at the option business and then take a fall out of them when they're calculating on my being in a hole."

Fred was highly tickled with the idea. He ascertained that S. & T. was going at 52. A margin of about \$160,000 would secure the call on 30,000 shares, worth about a million and a half. Westcott would put the deal through for him right away before the syndicate got busy. He put on his hat and went out. He stopped at his safe deposit vaults and got the necessary funds, then he went to Westcott's office and handed in his order.

"Thirty thousand shares!" exclaimed the broker. "This is not for yourself, is it?"

"I'm not saying who it's for, Mr. Westcott. It will be quite a nice little commission in your pocket."

"That's right. Small favors are always thankfully received. You'll get the usual rake-off, whether it's for yourself or a customer."

"There will be other parties after this stock probably tomorrow morning, so you can't get on the job any too quick if you expect to fill the order."

"I'll look for it at once. What's the limit? It's quoted now at 52."

"You can go as high as 54, but I want you to try and get it as near the market as possible."

"Of course."

Fred returned to his office and Westcott began his hunt for the stock. He filled the order by noon next day, and notified Fred to that effect. He paid an average of 53 for the entire lot. It gradually advanced to 56 during the week. About noon on Saturday Meyer announced a visitor. It was a broker named Andrew Pollard, with whom Fred was pretty well acquainted. This was his first visit to the boy broker's office.

"You've got quite a swell little den," said Pollard, after taking a seat beside Fred's desk.

"Yes, it's good enough for a new broker with scarcely any clients as yet," replied Farnham.

"It takes time to build up a brokerage business."

"It does that. People have got to know you before they feel they can afford to give you their business."

"I suppose you are paying expenses, at any rate."

"Oh, yes, and a little over. I've made a few lucky deals on my own hook since I started in, and that helps to keep the ball rolling."

"I see you have a stenographer. How do you manage to keep her busy?"

"Oh, she takes in outside work in addition to what little I have."

"I see. I noticed that she seemed to have a whole lot of work on her table. Say, where did you get that office boy? He doesn't look as if he knew enough to last him over night. I never saw such a wooden expression as he has."

"He can't help that. He didn't make his own face," laughed Fred.

"Whatever induced you to hire such an office boy? He'd look better in a corner grocery."

"I'm going to make a broker out of him one of these days."

His visitor laughed heartily at the very idea of such a thing. After they had conversed a while longer on indifferent topics, Pollard began to talk business.

"By the way, Farnham, have you done anything in the option line?" he asked.

"I can't say that I have."

"Any objection to selling me a ten-day option on S. & T.?"

Fred looked at him pretty hard. So Pollard was the man Pindar had picked out to work the trick upon him.

"I might, if you are willing to pay enough for me to run the risk," he replied.

"Well, as I've got an idea that S. & T. will go above 70 inside of ten days, I'd like to make a deal with you. I'll give you 66 and deposit five per cent. of the current value of the stock as a security."

"How many shares do you want?"

"Fifteen or twenty thousand."

"Why do you want to pay me 66 when you can go out and buy it on the Street for 56 or 57?"

"The fact of the matter is, I haven't the coin to make the deal, even on a 10 per cent. margin. I'm all tied up, but I'll have all the money I want inside of ten days."

"Well, I don't care to sell you an option for more than 10,000 shares. If that will satisfy you I'll do business with you. I guess I'll be able to buy the shares in at a good profit before the ten-day limit expires."

"Won't you make it 15,000?"

"No. Ten is the most I'll take a chance on."

"Well, if I can't do any better I'll take the option on ten. Half a loaf is better than no bread. Maybe I can buy another five- or ten-thousand option from somebody else."

"Probably. You might try Pindar, or Finkelsheim, or some other broker on this floor," said Fred, without a smile.

"Thank you for the tip. I'll drop in on Pindar

after I leave here," said Pollard, with the ghost of a chuckle.

Fred wrote out the option, in which he guaranteed to deliver 10,000 shares of S. & T. to Andrew Pollard, on his order, at 66, any time he might call for it within ten days.

Pollard paid him 5 per cent. of the current value of the stock, which was 56, or \$28,000, as a deposit, to be deducted from the balance due on delivery of the shares at 66. The business having been completed, the visitor withdrew.

CHAPTER XVI.—Fred's Enemies Think They Have Him Dead To Rights.

On Monday morning Fred was down extra early at his office. He knew something would be doing in S. & T. that day. In fact, he expected it would begin to rise from the moment the Exchange opened. He judged that the Finkelsheim syndicate had bought in the majority of the 40,000 shares, and that they were looking around for the missing 30,000 which Fred held control of. So, when ten o'clock approached, he went up into the gallery of the Exchange prepared to see the fun. He was not disappointed in his anticipations. When the chairman's gavel opened business for the day Wentworth was standing at the S. & T. post. He started in at once bidding for the stock. A wash sale was made between himself and one of the brokers belonging to the syndicate of 5,000 shares, at 57. Then he bid 57 1-2 for any part of another 5,000.

Nobody saying "Sold," he went on raising his bid a point at a time and the traders were attracted to the spot at once. When he reached 60 somebody sold him 1,000 shares. Then he kept on up to 66, where he rested, after making a wash sale at that price to secure a quotation. Fred chuckled to himself.

"They think they have me now," he said to himself, "but I'm afraid they'll get a jolt when they call for the stock."

Many other brokers, suspecting that a corner was in progress, tried to buy the stock, but they couldn't get it, and their eager efforts only succeeded in boosting the price to 72, where it closed.

Fred thought he'd make a bluff to get the stock from Wentworth and Finkelsheim, so, a little after three, he rushed into Wentworth's office in some apparent excitement and asked him if he had any S. & T.

"Not a share, my boy," chuckled the broker. "Do you want it bad?"

"Yes. I sold an option at 66, and I want to save myself."

"I'm afraid you're in a hole, for the stock is mighty scarce. I've been trying to get a lot of it for a customer, but 12,000 shares was the most I could pick up. It is mighty scarce, for some reason."

"What do you suppose is the reason?"

"Search me. I couldn't tell you."

"It must be cornered."

"If it is, how are you going to get your 10,000 shares to deliver?"

"I didn't say anything about 10,000 shares," replied Fred, almost laughing at the slip Wentworth had made.

"I beg your pardon. I thought you said you wanted 10,000 shares."

"No, I didn't mention the number of shares I may be stuck for."

"It would be kind of bad for you if it was 10,000. The stock closed at 72 and may go to 80 to-morrow. If you had to deliver 10,000 at 66, you'd stand a chance of being \$150,000 out."

"I should hope I wouldn't be out as much as that," replied Fred. "I guess I'll stop in at Finkelsheim's and see if he's got any that he'll sell."

Fred called on Finkelsheim and asked him if he had any S. & T. stock.

"No, Farnham, I haven't any. Wish I had. It's gone up 15 points inside of a week. Got a customer who wants some?" he added, rubbing his hands in a satisfied way. "Better look in on Pindar. I think he's got a few thousand shares."

"You know Mr. Pindar and I are not on very good terms. I wouldn't ask him to do me a favor for a gold mine," replied Fred.

Finkelsheim laughed.

"How bad do you want the stock?" he said.

"What's the use of saying how bad I want it if I can't get it? Maybe it will come to the surface to-morrow at the present price."

Finkelsheim shook his head.

"A sudden slump would bring it out pretty quick," said Fred.

"No danger of a slump at present. It will see 90 before it goes any lower."

"I don't believe it will go to 80," replied Fred.

"I'll give you 80 for a three-day option on 10,000," said Finkelsheim.

"I'll take you," said Fred, so quick that it took his breath away.

Fred wrote the option, took the money and left Finkelsheim hugging himself for joy.

That evening Fred called on Robert Marsh at his home. He received a warm welcome, and was introduced to Mr. Marsh's daughter, his son-in-law and the children. During the evening Fred told the old gentleman about the job that had been put up on him, and how he had prepared himself to turn the tables on the three conspirators.

"That was a sharp thing for you to do," said Mr. Marsh.

"One of them is the broker who upset you that day on the stairs. He's got it in for me hot and heavy because I bowled him over at the time and afterward spoke my mind so plainly to him. If I only had a couple of millions now I'd go in and try and break the market, and put the whole bunch in the soup."

"Can you give me a clear idea how the case stands at this point?"

"They're going to force the price to 80 or over to-morrow. Maybe they'll get it as high as 85. Then they'll probably call on me to deliver on both options. Of course I'm prepared to settle, and that will knock them silly. However, they'll take comfort in the fact of getting possession of 10,000 shares at 66 which they will try to sell for 80 or more. The moment both options are settled I'm going to dump the 10,000 shares on the market in a lump. That will give the syndicate a mighty big jolt. They'll have to take it in or there'll be a slump. I guess they'll be able to handle it somehow in order to save themselves, and I'll make a profit of probably \$300,-

000 on it. I'll make a profit of about \$130,000 on the option at 66, anyway, and a profit of \$270,000 on Finkelsheim's option at 80. Altogether, I stand to rake in \$700,000 on the deal as matters are going. But it would please me even more if I could do them up on the corner, and make them lose a wad of money all around."

"You certainly make me think of old times, Farnham, when I made things lively in the Street every once in a while. I am like an old war-horse now who smells the battle from afar and longs to be in the thick of the fight once more. I have a great mind to help you win out against the men who have tried to down you, because they thought you were inexperienced and easy game for them. I will think the matter over to-night, and if I decide to take the risk I will ride down to your office in the morning and arrange matters with you. If I am not there, then you must carry your own programme out as you decided on."

CHAPTER XVII.—How Fred Broke the Market.

Fred didn't go to the Exchange in the morning, but sat in his office waiting to see if old Mr. Marsh would come downtown, as he had half promised to do.

The boy watched the quotations as they appeared on the tape, and he soon saw that S. & T. was mounting steadily up toward 80. At eleven o'clock Meyer announced Mr. Marsh.

"Send him in here," said Fred.

Mr. Marsh entered the room. Fred welcomed him and said he was glad to see him in his office again. Mr. Marsh got down to business at once.

"Now, Farnham, how much cash have you got at this moment that you can handle?"

"About \$470,000, which includes the deposit of \$64,000 I got on the options."

"How much have you got up with your broker on the 30,000 shares as security?"

"I put up \$159,000."

"You will make a profit of how much on your first option?"

"About \$128,000."

"How much on the one you gave Mr. Finkelsheim?"

"About \$268,000."

"And you expect to make \$300,000 on your third batch of 10,000 shares, if the syndicate takes it in?"

"Yes, sir."

"Very good. Deducting the \$64,000 deposit on the options, that will give you something like a million and a quarter to depend on. Now, taking it for granted that the syndicate will be able to take the 10,000 that you're going to dump on them, you must follow it up with another 10,000, which will be a short sale, as you will be selling stock that you have not got, but which you expect to buy in later if you break the corner. If the syndicate stands up under it, fire another 10,000 at them. That ought to fetch them. If the market goes to pieces, follow up your advantage. I will see you through in safety in case you are not able to pay for all the stock you'll have to buy back to cover your short sales, and you can settle with me later."

"You're very good to offer to back me in this

matter in case I should be handicapped for cash, and I thank you very much, Mr. Marsh. I hope, however, that I may be able to work it alone. Of course, I wouldn't dare attempt it if I didn't know that I have an emergency fund to call on if obliged to ask assistance of you. That knowledge will give me all the confidence I require."

"I will remain in your office to-day and watch the progress of things on the tape. What is S. & T. going at now?" asked the old gentleman.

Fred looked at the tape.

"It has reached 80."

"Well, in order that there may be no hitch, I'll lend you enough money to settle for 20,000 of the 30,000 shares your broker is holding on margin, so you can have the certificates on hand to deliver. How much did you buy them for?"

How much did you buy them for?"

"They cost me about 53."

"It will take \$1,060,000 to pay for them, less \$106,000 deposit you put up. That leaves you indebted to your broker in the amount of \$954,000 on the 20,000 shares. Well, you have, you say, \$470,000 cash. You'll need \$484,000 more. Allow me to sit at your desk and I'll draw you a check for that sum. When you go out for your own money you can get it certified at the bank, and take it to your broker's. Then you'll be able to bring back the certificates you need to settle your options with."

Mr. Marsh drew his check for the indicated amount. Fred then put on his hat and went out to get the stock from Westcott. He got the check certified, got his own cash out of his safe deposit box, and called at Westcott's office.

"I want to take up 20,000 of those shares you are holding for me, Mr. Westcott," he said.

"It will cost you \$954,000."

"Here is the money."

"All right. You'll have to come with me to the bank. I've got them hypothecated. The commission and interest charges you can settle later."

In twenty minutes Fred was on his way back to his office with the certificates.

"S. & T. is up to 85," said Mr. Marsh, when he entered the inner room where the old gentleman sat.

"The syndicate is pushing the price up in great shape," laughed Fred. The words were hardly out of his mouth before Meyer came in and announced Mr. Pindar.

"Show him in, Meyer."

Owen Pindar entered the room with a half scowl on his face.

"You sold an option on 10,000 shares of S. & T. to Andrew Pollard, to be delivered at 66 within ten days on demand," he said, glaring at Fred. "Well, I bought that option and I have come to demand the stock at the price indicated, understand?"

"Have you the option with you?" asked the young broker, politely.

"Here it is."

"There is \$632,000 due on the stock. Did you bring a certified check for that amount?"

"I did not. You can't deliver the stock. You've got to settle with me on my terms."

"You are mistaken. Here are the certificates, which you can have when you bring me your certified check for the balance due."

Pindar gasped. He had never had such a setback before in his life. All he could do was to

mutter that he would return with the check, and then hurried from the room. After he was gone Fred and Mr. Marsh had a quiet laugh over his discomfiture. He returned in half an hour with the check and got the certificates. S. & T. was still hovering around 85. Fifteen minutes after Pindar's departure Mr. Finkelsheim was announced.

"I'm ready to pay you 80 for those 10,000 shares of S. & T. You see, I was right when I said the price would go over 80, Farnham," grinned the broker.

"Did you bring your certified check for the \$764,000 due on the option?"

"Do you mean to say that you can deliver the stock?" gasped the broker.

"I can. You don't suppose I'd sell you an option without knowing how I was going to come out on it, do you?"

"I'll go and get the money," said Finkelsheim, looking like a beaten man.

He returned in half an hour with a certified check for the amount due, and took the stock away with him.

"That settles the options," said Fred. "Now to break the corner, if I can."

He rushed over to Westcott's office. The broker was at the Exchange. Fred went there and sent in for him. When he came out the young broker said:

"Offer those 10,000 shares at the market, in one block."

"Well, I'll be jiggered!" muttered the broker, as he went inside to carry out Fred's orders.

He offered the 10,000 shares at the market, and Wentworth nearly dropped.

The syndicate man had to take it in or throw up his hands. As soon as memorandums were exchanged between them, Westcott offered the second 10,000 shares at 80. The syndicate could not take it, and their failure to support the price broke the market right there. S. & T. went on a slump, and other stocks followed suit. The Exchange was thrown into a panic.

The traders became demoralized, and there was a rush on all sides to sell, but buyers kept under cover until S. & T. fetched up at 55, at which price Fred ordered Westcott to buy in the 10,000 shares he had sold short at 80. Fred made nearly \$250,000 more on that deal. He got through without calling on Mr. Marsh for a cent more than the loan of the \$484,000 check. His total winnings on S. & T. amounted to \$963,000, which raised his capital to \$1,500,000.

Fred began to pick up customers after the S. & T. deal, and he soon was making quite a respectable showing in that line. We may well remark here that the Blizzard mine never came to life again, and the \$2,000 Fred paid out for the 20,000 shares of stock was a total loss. When he acquired his second million he asked his stenographer if she didn't think it was time for her to quit work at the office and take charge of the new house which had just been completed for him on Riverside Drive.

Her answer was satisfactory to him, and three months later he and Tillie were off on their wedding trip.

Next week's issue will contain "A LUCKY CONTRACT; or, THE BOY WHO MADE A RAFT OF MONEY."

HARRY THE HALF-BACK

OR

A FOOTBALLIST FOR FAIR

By GASTON GARNE

(A Serial Story.)

CHAPTER X.

Searching For Thugs.

The winning of the football game was a great thing for Wrightmore College.

The students were wild with joy, and Harry, the Halfback, was the hero of the hour.

Wherever groups of students got together the game was the only thing talked of—that and how it had been won by Winslow.

The majority forgot all about Winslow's mysterious disappearance from the college and his unexpected arrival on the scene in time to play in the last half.

There were some who had not forgotten, however, and these were the football players and others who had taken a great liking to the new student.

Parker and Westley were eager to learn the secret of the affair, and the former asked, as Harry was undressing in the gymnasium:

"Tell us, old fellow, where you have been since yesterday evening."

Winslow's face took on a sober expression.

"I have been a prisoner in a cabin over among the hills along the lake shore," he replied.

"A prisoner!" exclaimed Westley.

"Yes."

"But—to whom?" queried Parker.

"A couple of thugs."

"How is that? Tell us all about it, Winslow."

The youth did so, the crowd that had gathered around listening with eager interest.

He told how he had been attacked on the road down by the lake, and how he had been struck down by sandbags in the hands of the two thugs. He did not tell about Silkwell and Winkins for he did not know anything about their connection with the affair.

He explained that when he came to he found himself lying on a rude bunk in the old cabin, and the two thugs were at a table, drinking and playing cards.

He was kept there a prisoner all night and till afternoon that day, and then he had managed to get his hands free—the thugs had been careless about binding his arms after giving him some food—and he had slipped out, the two being asleep.

"One awoke just as I was going out of the door, however," said Winslow, "and he gave a yell that aroused the other, and they tried to catch me, but I got away."

"Good for you!" cried Parker.

"I knew that it was time for the game to be called, and so I hastened here to the gym, donned my football togs and hurried to the field. You know the rest."

"Could you find the old cabin again?" queried Westley, eagerly.

"Yes."

"Then let's go there just as soon as we get into our clothes and see if those thugs are there."

"All right; but I don't think they will be found there, for they will be afraid that they will be looked for."

"You can wager that they dusted lively after Harry got away," said Jimmy Oppen.

"Maybe we can get on their trail," said Curly Carwell.

"We will go and see what is to be seen at the cabin, anyway," said Westley. "Possibly we may find something that will give us a clue as to who the thugs were."

"They were just common footpads, I think," said Winslow.

The youth hastened to take their baths and rubdown and don their clothes, and then they sallied forth.

Quite a crowd—at least a score—went, and Harry took the lead, with Parker and Westley just behind him, and then came Denman, followed by the rest.

They were not long in reaching the old cabin, and many were the exclamations of amazement when they saw it.

Not one among them had ever suspected the existence of a cabin in this place. Many of them had been within a few yards of it, on different occasions, without discovering it.

But, as had been expected, the cabin was empty.

There were signs, however, of a hasty exodus on the part of the late occupants. Cards were scattered on the table and floor, and a whisky bottle lay on the floor. A stool was overturned, and the door of the cabin was open.

"No use fooling away any time here," said Denman.

"Let's scatter and look for them," suggested Curly Carwell.

"That's a good suggestion," said Parker.

The others thought so, too, and so the youths divided up into little parties of two and three, and went in various directions to search for the thugs.

Winslow and Denman were together, and they presently found themselves in among thick timber and underbrush.

"There are plenty of hiding-places here, Walter," said Winslow.

"Yes, Herry."

They separated in order to beat up more ground, and gradually they worked away from each other, till they were out of each other's sight.

Denman moved along slowly, looking behind the bushes and rocks.

He did not know that his friend was out of sight until quite a while after this had happened, and then he suddenly discovered that such was the case, and called out:

"Harry!"

There was no answer.

Again he called, this time louder.

"Harry! Where are you?"

He listened intently, but still there was no answer.

"I wonder where he has gone?" Denman mur-

mured. "He was right over there the last I saw of him."

Denman moved over in the direction indicated.

Still he did not catch sight of his friend.

"I must find him!" thought Denman; "if he should happen upon those two thugs they might murder him."

Denman did not stop to think that the same fate might be his.

Meantime, Harry was moving along, more than a quarter of a mile distant from where Denman was at the moment.

Like Denman, he was looking carefully behind every clump of bushes and behind the rocks and boulders, of which there were many scattered here and there.

"I wish I could find the scoundrels," he thought grimly. "I have a little account against them that I would like to settle."

He did not think that it might be dangerous for him, only one person, to meet up with two desperate footpads.

On he moved slowly and carefully, and he looked all around him, eager to discover the ruffians.

It did not occur to Harry's mind that it was possible that the hunter might be hunted, but it happened that in this instant such was the case, for as he moved along, after him stole two dark forms—the ruffians were after him.

Closer and closer the two drew, and so intent was Harry on the search he was making that he never thought to keep a watch behind him.

This gave the two the opportunity they wanted, and they slowly but surely closed the space between them and their intended victim.

"We must make shore av 'im, Slouchy," whispered Grump.

"Yas; an' we mus' be keerful not ter let 'im yell."

"I'll see ter thet. I'm goin' ter grab 'im by de t'roat, an' ye bet he won' let out no yawp arter I gits me fingers onter his weasond."

Closer and still closer they drew, and then at a signal from Grump the two threw themselves upon the unsuspecting student.

Slouchy seized the youth around the waist, pinioning his arms to his body, while Grump grasped their victim by the throat. Then they bore him struggling to the earth.

CHAPTER XI.

Attacked.

Winslow, though taken wholly by surprise, was not disposed to give up without a struggle.

It was not his nature to give up easily. That square jaw of his was not for nothing.

He began struggling, and for a few minutes he made things exceedingly lively for the two thugs, even though during that time he was enabled to get very little air into his lungs.

Tighter and tighter gripped the encircling fingers of the thug, and presently Harry felt that his breath was gone, and that he was strangling.

He gasped and gurgled and tried to get his throat free, but could not.

He was growing weaker, and his struggles were now ineffective.

"We've got 'im, Slouchy," the youth heard one of the thugs say.

The voice sounded faint and far away.

In a few moments more Winslow would have become unconscious, but help was at hand.

"Suddenly a crackling of the underbrush was heard and footsteps and voices sounded.

"Sumbuddy's comin', Grump!" said Slouchy.

"Yas, we'd better mizzle."

They let go their holds on the semi-conscious youth and dashed away through the timber.

They made considerable noise, and a voice called out:

"Hello! Who's there?"

Of course, the thugs did not reply; and Harry was not yet able to do so, though he heard the voice and understood what was said, in a dreamy sort of way.

On came the newcomers—for there were at least two of them.

They reached the spot where the encounter had taken place, and one fell over the extended body of the halfback.

"Hello, here's somebody, Parker!"

It was Westley's voice.

"Jove, somebody dead?"

"I don't know; he's lying here all stretched out and still."

"Got a match?"

"Yes—here."

The other took the match and scratched it.

The light blazed up, and then—

"It's Winslow!"

"Harry, the Halfback!"

"Is he dead?"

"I'm afraid—no, he's alive! Harry! Old fellow, what's the matter? Who downed you?"

Winslow rose to a sitting posture and felt gingerly of his throat just as the match went out, leaving them in darkness, night having come on while the search was in progress.

"The two thugs—jumped—onto me," he explained; "and—they—came very—near—finishing me!"

"Where are they?" eagerly.

"They ran away—when they—heard you coming."

"Well, I guess there is no use in trying to catch them now."

"No," agreed Winslow; "they are quite a good way from here now, and it would be useless to follow."

"Jove, I would like to get hold of one of the scoundrels!" cried Westley.

"And so would I!" from Parker.

"I'd like it myself," said Winslow. "The scoundrels slipped up behind me and took me at such a disadvantage I could not do much, though I fought for all I was worth."

Denman came up just then and asked eagerly what had happened.

They told him, and he gave utterance to an exclamation of amazement and anger.

"They are bold scoundrels, aren't they?" he said.

"They certainly are," agreed Westley.

Some more of the youths came up just then, and the story of Harry's encounter with the thugs was told to them.

(To be continued)

GOLF CLUBS MADE WATERPROOF

A new process for treating wooden golf clubs makes them waterproof and extremely hard, says Popular Science Monthly. Heads of seasoned persimmon wood are subjected to a vacuum that extracts every article of air and moisture from the wood, which then is impregnated with the newly discovered chemical. The club heads then are dried and hardened.

Clubs treated in this manner are said to have greater driving power than other wooden clubs and not to shrink or expand with varying atmospheric conditions. Inserted face plates are not required, since the chemically treated wood is itself harder than fibre, bone or ivory.

A SINGING MOUSE

A musical mouse is the astonishing animal described by Dr. Edwin B. Powers of the University of Nebraska in the Journal of Mammalogy. Dr. H. A. Morgan, a friend of his, was bothered for three or four nights last spring by a singing noise which for a while was attributed to a leaky radiator valve. Dr. Morgan began a search for the source of the noise and found that it was not coming from the radiator, but from a waste paper basket. Upon shaking the basket, a mouse ran out and Mr. Morgan gave chase. The mouse ran into a small room from which there was no escape.

As soon as the chase was stopped, the mouse would sit up on its haunches and sing, the singing approximating the noise made by the cricket but much more continuous. For ten or fifteen minutes before the mouse was captured it was in open space and under constant observation; and every time it came to rest this singing took place, even under the excitement of the chase. The mouse was turned over to a naturalist who identified it as the common variety of house mouse.

OLD MAN STRANGLES WILDCAT

In a desperate battle with an 80-pound wildcat he found raiding his chicken-coop early one morning, Serge Koreloff seventy years old, a Russian fisherman living in the Japanese village near Santa Monica, Cal., fought the animal with his bare hands and came off victor.

Today the pelt of the cat is nailed on Koreloff's door as evidence of the fierce struggle, in which the marauder was choked to death as it clawed wildly at the aged Russian.

For several nights Koreloff had been losing chickens from his yard, and he determined to stand guard to catch the thief.

Just before dawn he fell asleep, but he was soon awakened by a noise in the yard. Seizing his gun he rushed from the house and saw the wildcat. He fired and missed, and the huge cat sprang at him.

Koreloff dropped his rifle and caught the beast by the throat and a hind leg. As his fingers fastened on the windpipe of the animal, the cat clawed him madly, inflicting deep lacerations on the man's legs and body.

When neighbors arrived, attracted by the shot and by the noise of the desperate struggle, they found Koreloff breathless and bleeding, standing over the lifeless form of the feline.

The hardy Russian, who is six feet and two inches tall and unusually muscular, refused all offers of medical aid.

Peeling off his clothes, he plunged into the surf. When he emerged from the water he explained to the crowd that had gathered that the salt water would stop the bleeding of his wounds and prevent infection.

Koreloff pointed to the fact that the hide of the wildcat had neither a knife wound or bullet-hole in it as proof of his weaponless victory in the primitive battle.

FACTS ABOUT AFRICA.

Nearly one-quarter of the earth's land surface is comprised within the continent of Africa. It is as far around the coast of Africa as it is around the world. Every eighth person of the world's population lives in the dark continent. The blacks double their number every forty years and the whites every eighty years. There are 843 languages and dialects in use among the black of Africa. Only a few of the languages have been reduced to writing. Thirty-five years ago the export of cocoa from the gold coast amounted to \$20. Today it is over \$8,000,000. The coal fields of Africa aggregate 800,000 square miles; its copper fields equal those of North America and Europe combined, and it has undeveloped iron ore amounting to five times that of North America. Africa has 40,000 miles of river and lake navigation, and water powers aggregating ninety times those of Niagara Falls.

If Africa had the same proportion of railroad mileage as the United States according to its size, it would have a million miles of track instead of the 25,000 miles now in operation. One area in Africa unoccupied by missionaries is three times the size of New England, a second would make four states like New York, a third would cover eight Iowas, and a fourth is eighteen times the size of Ohio. Throughout Africa there is one missionary for every 133,000 miles.

Almost the entire continent is now under European flags. France has a colony in Africa twenty times the size of France itself. The British flag flies over a territory as large as the United States, and extends almost without interruption from the Cape to Cairo, a distance of 6,000 miles.

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ITEMS OF INTEREST

FINDS \$6,000 WIFE BURIED

Since the death of his wife last July, John Vejvoda, living northeast of Rice Lake, Wis., has been busy digging up money scattered in various parts of his farm. To date he has unearthed about \$6,000, but he's looking for more. Now, the money which was buried by the woman reposes in a bank.

BEAVERS FELL APPLE TREES

Beavers have attacked apple orchards near Florence, Washington, gnawing down trees twelve inches in diameter and dragging several limbs to their dams. Complaint to the state game warden started trapping operations in an effort to remove the fur-bearers to another section of the country where birch timber abounds. Many orchard owners along irrigation canals have bound tree trunks with meshed wire fencing to ward off the chisel-like teeth of the beavers.

MEN 30,000 YEARS AGO TRACED BY SKELETONS

Excavations on Afrontoff Mountain, near Krasnoyarsk, Siberia, have resulted in the discovery of several skeletons of paleolithic men and the remains of several hundred mammoths, bears and wolves. The skeletons are believed by Russian archaeologists to be about 30,000 years old.

Weapons and tools of hitherto unknown types also were found. Among these are curious shaped pudgeles made of tusks of the mammoth.

THE AVERAGE AVIATOR

All normal adults under forty-five, who have not lived a purely sedentary life and strained their eyes by close work and are not unusually nervous, should succeed in becoming average aviators, according to Wing Commander T. S. Rippon of Great Britain.

The super-aviators are individuals possessed with what is popularly known as the "flying temperament," says Scientific American. They have good "hands," their reflexes are rapid and accurate, and they have a sort of instinctive foresight.

The crasher class can be detected by medical examination and comprise the erratic lander who suffers from defective vision; the individual who faints at altitude; those who get dizzy and lose control in a spin; those whose vision is dim at night, and those who are unable to stand fatigue.

The British Air Ministry insists on examination every six months, and only if in perfect physical condition do pilots receive the "B" certificate in which the public and insurance companies have confidence. Nothing will promote safety in flying as much as a rigid system of the sort. Pilots may laugh at tests in which they are required to lift a small board with an unstable rod at the end, or where they are required to stand on one leg with their eyes shut. But skilfully made and interpreted these tests are almost infallible in determining the sort of men to whom ships and passengers may be safely intrusted.

LAUGHS

"Do I make myself plain?" cried the suffragette. "Somebody has, if you haven't," came a male voice from the extreme rear of the hall.

A pupil in a school in New York City thus defined the word spine: "A spine is a long limber bone; your head sets on one end, and you set on the other."

"How's your brother, Tommy?" "Ill in bed, miss. He's hurt himself." "How did he do that?" "We were playing at who could lean farthest out of the window, and he won."

Prospective Buyer—You say this is a healthy place, yet the man next door is confined to his bed. How do you account for that? House Agent—Oh, he's a doctor, and is slowly dying of starvation.

"Charley, dear," said young Mrs. Jones, "I have such a bargain!" "Indeed?" "Yes; you told me that blue poker chips were worth a dollar apiece, and I got a whole lot of them for 75 cents at a sale."

"Do you believe that all men are born free and equal?" "I should say not. Look at me, for instance. I was the only boy in the family, and I have five sisters. What chance has a fellow got in a case like that?"

"It is the duty of every one to make at least one person happy during the week," said a Sunday-school teacher. "Now, have you done so, Johnny?" "Yes," said Johnny, promptly. "That's right. What did you do?" "I went to see my aunt, and she was happy when I went home."

While traveling in a Western town, the following conversation was overheard: "What are they moving the church for?" "Well, stranger, I'm mayor of this place, and I'm for law enforcement. We've got an ordinance that says no saloon shall be nearer than three hundred feet."

CURRENT NEWS

SQUAW, 100, FOLLOWED HUNTING TRAILS
TO END.

The tale of a 100-year-old Indian squaw who followed the hunting trails of her forefathers to the end, peacefully succumbing to heart disease after filling her canoe with game for the last time, was unfolded in Coroner's Court the other day.

The squaw, widow of Louis Thomas, a trapper of Lake Kiskissing, Canada, had lived in a lonely camp near the lake shore many years, sustaining herself by her skill in trapping.

BLANKS FIRED TO SAVE DUCKS FROM
POISONING

Soldiers at Aberdeen Proving Grounds are patrolling the banks of the Susquehanna River day and night, firing rounds of blank cartridges to frighten ducks away. An automatic rifle, mounted on a barge, also is on patrol.

The precaution has been taken by Col. Charles M. Wesson, commandant, to protect the flocks of canvasbacks, many of which are reported to have been poisoned by phosphorus from exploded shells in the swampy land. George L. Jopp of Aberdeen picked up 250 dead ducks. Jopp said that in the vicinity of Spesutia Island he saw 1,000 dead ducks.

GIANT ROPE FOR TIGER TUG.

If freshmen and sophomores of Princeton University accept the proposed tug of war as a substitute for the traditional inter-class pelting with flour-filled paper bags, they will need a manila rope six inches in diameter and 1,800 feet long, according to calculations made by engineering students.

Only one rope of that size exists and is in Europe, Prof. George E. Beggs, of the Engineering School, points out. Should the tug of war project be accepted it is probable a steel wire rope or one with a wire core will be used. The tug is scheduled for the campus with members of either class trying to pull their rivals into the stream of a fire hose played between the two groups across the rope.

VETERAN LEAVES \$7,500 TO BOY WHO
FOUGHT FOR PUP

Years ago a small boy fought for a friendless pup on the shore of the Mississippi River, near St. Louis. The inventory of the will of Jacob Siler was filed lately, and that boy, now a man, benefits to the extent of \$7,500. The boy, Otto Schmitt, an interior decorator, was named executor of the will, which calls for a permanent home and bequeaths \$2,500 to Siler's dog, Joe.

The unusual case involves the story of true love between man and dog. Siler, veteran of the Civil War, died last July. Previous to his death he lived with William P. Mertz, one of 5,000 persons who answered an advertisement of the aged bachelor, offering approximately \$5,000 in property in return for a home for himself and "Joe."

DOG SWIMS RHINE 13 TIMES

A touching and unusual case of canine fidelity has come to light at Andernach, on the Rhine, near Coblenz, in the territory occupied by American troops after the armistice. A female dachshund, for many years owned by a crippled former soldier living at Engers, on the opposite side of the Rhine, was sold under economic pressure to a dog fancier living at Andernach. She had hardly been installed in her new home when the dachshund gave birth to seven pups.

So great was her devotion to her former master and her eagerness to show him her offspring that she made seven trips, swimming across the Rhine each time with a puppy in her mouth. The end of the thirteenth crossing found her so exhausted that a veterinary surgeon was compelled to administer stimulants to resuscitate her.

The new master, at Andernach, was so deeply touched by the dachshund's loyalty that he revoked the sale and gave her back to her soldier-owner.

PREHISTORIC DEFENSES FOUND IN
KENTUCKY

W. G. Burroughs, professor of geology at Berea College and an assistant State geologist, has made extensive discoveries, it was learned at the ancient stone fort atop a mountain three-and-a-half miles from Berea, Ky. Professor Burroughs has been working there some time and plans other explorations. He has found that the prehistoric dwellers, whose identity is unknown, established there a great system of defenses which would have taken modern artillery to capture.

The fort occupies the entire top of a mountain about 320 acres in extent. The surface is flat or gently rolling, the summit towering 550 feet above the valleys and precipices, safe with a sheer drop of 200 feet from the edge. Stone barricades and perpendicular rock walls were built across the possible approaches to the summit by the people apparently of the stone age, who lived there. These defenses extend from the top of one precipice across a ravine to the top of the precipice on the opposite side.

Professor Burroughs says he found sixteen rock walls and barricades. Re-entrant angles had been placed at strategic points where an advancing enemy could be caught and a hail of stones and arrows hurled upon them. A secondary wall flanks two of the main approaches several rods behind the first, so that there were two defense systems to be carried before hand-to-hand fighting became necessary. Remnants remaining of one of the defending walls are 1,200 feet long, Professor Burroughs says. In the rear of some of the walls are piles of stone fragments believed to have been ammunition dumps.

Some graves have been found, with a few relics of a race long-departed. Although the fort was discovered long ago, the Burroughs explorations have been the first of a very extensive nature.

FROM ALL POINTS

COAL MINE IN HIS BACKYARD.

The anthracite suspension means nothing in the life of Charles B. Zimmerman, a Shamokin manufacturer, who sunk a shaft to mine hard coal in his own back yard.

An outcropping of the celebrated red ash anthracite vein was discovered in Zimmerman's yard. The deposit was described as a "nest" of coal that lies over a limited surface in the flat section of the city. The mineral rights in the section are owned by the lot holders.

HUGE SALT BED

That the southwest United States rests on a bed of salt averaging 500 feet thick is the conclusion geologists are drawing from the natures of cores brought up from oil wells all over the region. The bed is known to be under the surface soil of 40,000 square miles of Texas and is believed to extend far into New Mexico, Oklahoma and Kansas. Some Texan wells have been drilled through strata of salt more than a thousand feet thick.

"LADYBUG KING"

Catching ladybugs in the high mountains of Washington State to save the fruit ranches of the low lands has developed into a profitable though decidedly unusual industry on the Pacific Coast, says Popular Mechanics.

One bug hunter, who is known as the "king of the ladybug industry," supplied 3,000,000 of the insects to fruit growers this year, but reported the "crop" was 6,000,000 short in the hills. The insects are transported in cages to the fruit ranches and "planted" in quantities of about 1,000 to the acre. They thrive and multiply rapidly and with their numerous progeny attack the green and wooly aphids, the peach tree louse and other orchard pests.

WINDWARD ISLANDS AND LEEWARD ISLANDS.

There has been much confusion in the use of these names, as applied to certain groups of islands in the West Indies. The names have reference to the positions of the islands with respect to the northeast trade winds. Many old and some modern maps call practically the whole chain of the Lesser Antilles the Windward Islands, and give the name Leeward Islands to the fringe of islands along the northern coast of South America west of Trinidad. The name Leeward Islands has also been applied to the Greater Antilles. Nowadays it is customary to call the more northerly islands of the Lesser Antilles the Leeward Islands, and the more southerly the Windward Islands, but practice differs as to the extent of these two subdivisions. Recently the U. S. Weather Bureau found it necessary to define the terms for use in connection with storm warnings. Under the advice of the U. S. Geographic Board the Bureau has decided to apply the name Leeward Islands to the remainder of the chain of the Lesser Antilles as far south as Grenada, and including Barbados. Thus the Virgin Islands at the north and Tobago and Trinidad at the south are excluded from both groups.

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BRIEF BUT POINTED

GETS 15 YEARS FOR OBEYING TRIBAL LAW.

Timothy Dienouluck, Eskimo, was true to the tradition of his aboriginal people. His father died of a spell cast over him by a medicine man, and Timothy, as head of the house, was destined to be the witch's executioner. Such is the tribal law along the Yukon River—and Timothy with simple faith and a shotgun, obeyed it.

But the law of the Eskimos is not the law of the white man, and on the last ship for this year from Bearing Sea a United States Marshal brought Timothy here enroute to McNeil's Island Federal Penitentiary for fifteen years sentence. The Eskimo frankly confessed his deed. In prison he hopes to learn English and a trade in the hope of a pardon after several years of good behavior.

RARE COINS BRING \$13,923.

The sale of the coin collection of the late W. W. C. Wilson, of Montreal, brought a total of \$13,923 at the close of the second session, held at the Anderson Galleries. The coins included a Canadian half penny of great rarity, which was sold for \$225. This was one of a series of "bouquet sous" in which a Corbeau brought \$110. Both were purchased by Dr. L. A. Langstroth.

The leading price of the sale was paid by L. A. Renaud for fifteen Sols of 1670 of the French regime in Canada and bearing the crowned arms of France and a Latin inscription. The price was \$560. A rare "bent leaf" sou was sold to Mr. Renaud for \$125. A Newfoundland coin by Peter M'Ausland was sold to Dr. Langstroth for \$135, and the same buyer gave \$110 for a ship token.

RADIO AND TEAR BOMBS FOR ROBBERS OF MID-WEST BANK.

Protected on all sides by well drilled units of the new county ranger system, many Minnesota banks are installing still another line of defense in the form of tear gas bombs, so says an Associated Press dispatch from Minneapolis.

These, declared Fred P. Fellows, secretary, Minnesota Bankers' Association, have become increasingly popular since a band of robbers was repulsed when it attempted to rob a bank at Cold Spring.

The regular war time tear gas bomb is being used by some institutions, but others adopting this plan are using ammonia, only. The general method is to conceal these bombs just inside the vault wall, where they are easily exploded if drilled into.

INDIANS INCREASING

Contrary to widely circulated reports that the "American Indian is dying off at an alarming rate in the great Southwest," the Pueblos and other Indian populations are holding their own and increasing at a rate nearly as high as that shown by census figures for the white population.

Dr. Edgar L. Hewett, director of the School for American Research of the Archaeological insti-

tute of America at Sante Fe, N. M., has transmitted to the American Association for the Advancement of Science a report of a census just made that shows that in the last decade the population of Pueblo villages has increased 22.2 per cent. and now totals 10,565. Only one Pueblo village showed a decrease, and that was due to an influenza epidemic a few years ago.

During the same period the entire population of the United States increased 39 per cent., part of which was due to immigration. These figures Dr. Hewett considers adequate refutation of the general idea that there has been a "startling decrease in our primitive population."

"On the question of the Indian ceremonies, also, much emotion has been wasted," Dr. Hewett said. "They are vital in the life of the Indians. They are highly esthetic in character, and are not attended by immoral consequences as are the social dances of the whites. Nor are the ceremonies dying out, nor are they likely to. On the contrary, ceremonies that had disappeared are being revived every year and the Indians are preserving their own self-respect by cherishing their native culture which has in it elements of nobility worthy of any race. There is no religious persecution of the Pueblos, an effort is being made to suppress their dances unless pernicious features crop out, and in such cases the Indians are more amenable to advice than are the youth of our own race."

TRANSPARENT STEEL

A new method of making sheets of metal of unprecedented thinness invented by Dr. Karl Mueller of the Physical Technical Institute of Berlin, seems likely to prove of considerable industrial as well as scientific importance. He has succeeded in producing sheets of steel so thin that they are as transparent as the clearest glass. The test plates used to determine the transparency of optical glass, and ruled with lines one twenty-five hundredth of an inch apart, were photographed through such a metal sheet, and when enlarged to four hundred diameters the scale lines showed distinctively without any distortion. The absence of aberration proves that the structure of the film is perfectly even and equal in all directions. The metal sheets are so thin that atoms will pass through them without impediment. Alpha rays from radium, that consist of streams of the stripped atoms of helium, and are completely blocked by a sheet of paper are not perceptibly weakened in passing through such metal sheets. It is calculated from the specific gravity of the metal that in these sheets there are not more than thirty layers of atoms in thickness. Yet the sheet of metal is so strong that when fastened in a frame it may be bent out by blowing on it to a sixteenth of an inch without rupture.

Dr. Mueller makes these sheets by depositing an extremely fine film of the metal on a smooth surface by means of the electric current and afterward separating the film from the foundation on which it was fixed.

GOOD READING

MODERN INDIAN NAMES

The office of the county clerk is in receipt of 108 official birth reports from Washington county, South Dakota, some of them dating back to 1912. There are many Indians in that county and it is interesting to note some of the names bestowed upon the children. For example: Rose White-Dress, Benjamin White Butterfly, Delia Picket Pin, Kills on Horseback, Victoria Tail, Rosa Pumpkin-Seed, Peter Broken-Leg, and Christina Old Horse.

SENTENCE TO SOLITARY IS AIM TO HALT CRIME

In an effort to deter criminals, Judges of the New Hampshire Superior Court will enforce a statute giving them power to add terms of solitary confinement to sentences pronounced by them, Judge William H. Sawyer announced. The law, the judge said, empowers the judge to sentence the convict to thirty days solitary confinement for each year of his term in State prison.

Judge Sawyer said the law would be enforced to the letter in the hope that it may stop some of the crime committed in New Hampshire by criminals from other States.

APPLES FROM APPLE SEED

He was from Virginia and he gave an apple to a New York friend who ate it and declared it to be the finest he had ever tasted.

"That apple, suh, is an Albemarle Pippin," and it is the finest apple that grows.

"It is certainly some apple," said the New Yorker. "I believe I will save the seed and plant them on my summer place in Dutchess county."

"That would do no good, suh," said the Virginian. "Apples do not reproduce themselves from the seed. You might plant the seed from the finest apple you ever tasted and the tree would yield fruit absolutely worthless. Seed from red apples will often produce striped or green fruit. There are a few varieties that will generally reproduce themselves. The Ben Davis usually will, but the Ben Davis is not much to begin with.

"Then how do you know what sort of fruit a tree will bear?" asked the New Yorker.

"By budding or grafting. That is one of the mysteries of nature. You can put a twig or even a bud in the limb of a tree twenty feet from the ground and that twig or bud will grow, and when it bears will produce fruit of the variety from which the graft came, and without regard to the variety of the tree which supplies the sap. Thus the tree may be a summer apple which ripens in July and the bud a winter variety that is at its best in January after being stored three or four months, and those characteristics will persist.

"I have in my orchard in Amherst county a tree that produces a dozen varieties of apples, the result of freak grafting by a former owner. I have a thousand trees in my orchard, and not one is a seedling-grown from seed, you know. All have been grafted, and in no other way could we be certain of getting what we want."

"But seed will produce some sort of apple, won't they?"

"To be sure, but the chances are not one in ten thousand that it will be much good. Of course," hurriedly, "all apples are really good, but few are superior. The Albemarle Pippin you have just enjoyed was once a seedling, and all the tens of thousand trees of that variety descended from that tree which grew out near Newtown on Long Island. But it was a lucky chance, and nature has never repeated it. Don't plant apple seed—you will have to wait a long time for results, and then you will be disappointed."

IDLENESS IS CHIEF OF PUNISHMENT OF RUSSIAN PRISONERS

Prison life in Russia has greatly improved since the grim days of the Bolshevik revolution. A much more humane regime has replaced the terroristic methods which accompanied the change from a monarchical to a democratic regime. From the hardened murderer down to the inoffensive looking youth accused of theft, prisoners eat, sleep, mingle together and share the same daily conditions of prison life. Criticism is chiefly directed at the slender quantity of food and lack of outdoor exercise.

Only in the cases of the most dangerous criminal prisoners are found such things as stone cells, iron bars and solitary confinement. All others, even political prisoners, are given large, well-lighted, tidy rooms with iron cots and a single blanket for a covering. In most cases these rooms are not even barred, and the inmates are free to mingle among themselves. Very little work is provided, and the prisoners, therefore, are free to indulge their hobbies, to smoke, play cards, read and have the freest use of musical instruments (their own) and other forms of entertainment.

Paradoxical as it may seem, it is this lack of work, according to the prisoners themselves, which makes prison life so difficult to bear. Judged by American standards, prison labor in Russia is poorly organized. In the larger jails there are carpenter shops, book-binding plants, printeries, basket-making departments and machine shops, but the work is sufficient only to keep about a third of the inmates occupied.

Murder in Russia is relatively a mild offense as compared to counter-revolution. The correspondent on a recent visit to one of the Moscow prisons spoke to a youth guilty of triple murder, who was serving only three years, while in the next room was a man accused of counter-revolutionary activities, who was condemned to death. Ten years is the maximum for murder in the first degree, but death invariably is meted out to those found guilty of working against the present political regime. The Bolsheviks say this severity is necessary in order to insure the success of revolution.

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FROM EVERYWHERE

HONEY-BATH FOR PEARLS

Baths in newly gathered honey are recommended by a European gem expert to restore the lustre to pearls that have grown dull, says Popular Mechanics. Treatments of forty-eight hours at two-weeks intervals for period of about six months, are said to produce the most satisfactory results and the honey should be removed with alcohol instead of water.

LIGHTNING ROD VALUE

A lightning hazard is rapidly increasing from year to year with the extension of telegraph, telephone, lighting and power lines over the country. When a stroke of lightning occurs anywhere near such lines it causes, by induction, a sudden surge, or rush of current, which is likely not only to injure wires and insulators, but also to be carried into buildings, where it may damage costly electrical machinery and possibly cause fires. Buildings are protected by lightning rods, the value of which is fully proved by statistics.

SHRIMPS

Shrimps are caught in the Gulf of Mexico. The season lasts four months, two in the spring and two in the fall, and in that time a tremendous business is done in the way of catching and canning them. In New Orleans, which is the headquarters of the trade, one hundred thousand cans a day of these little fish are packed. The shrimps run in large schools down the numerous passes leading into the Gulf of Mexico, where the fishermen catch them with their seines, frequently bringing in at one haul enough to fill one of their peat boats. They are then taken to the canning factories. The shrimps are placed in large troughs. Girls who are experts in their line take them in hand. With one twist they take off their heads, and then with a pressure at the tail the shrimp is forced out. After being taken from the shells the shrimps are put in a vat of salt water, and are cooked by means of steam pipes running through the vats. Then they are put into little gauze bags, each bag just big enough to fit inside the cans used, there being so much phosphorous in the shrimp, that unless some precaution is taken the tin would be eaten through by its action. After the shrimps are placed in the cans they are hermetically sealed, this work being done by machinery. The cans are then put into a large tank, and once again the shrimps are put through a steaming process, this being ten times hotter than before. After this the shrimps are thoroughly cooked, and when the cans cool they are labeled and put in boxes.

HISTORIC CHRIST CHURCH IN PHILADELPHIA

Old Christ Church, on Second Street below Arch Street, Philadelphia, has heard the prayers of America's first patriots beseeching freedom from

tyranny. Visitors to the Sesquicentennial International Exposition next year will scarcely find a landmark of more historical significance.

Construction of the ancient sanctuary, which is of pure Colonial architecture, was begun in 1727. Dissension regarding an environment conducive to worship must have abounded, for many alterations were made, and it was only after the pulpit was moved twice, the gallery enlarged, the seats altered, and the twenty-four branch chandelier hung, that the body of the church was completed in 1744. The pillars alone seem to have been made of adamant.

Funds for a steeple and bells were raised by means of a lottery. The latter would indicate a more broad-minded attitude on the part of our forefathers toward funding expenses than is the custom of the 20th century vestryman. There can be no doubt that it was oversubscribed since Benjamin Franklin was one of its managers. The tower and steeple were completed in 1753-54, and a chime of eight bells, costing five hundred pounds, was imported.

The old pulpit of 1770, the prayer desks made from the original high desk, and the old communion table below the altar, remain to this day. The font, at which Bishop White, Francis Hopkinson, and a long list of worthies were baptized, is still to be seen. The beautiful silver bowl, was replaced in 1879 by one which was the gift weighing over sixty-three ounces, presented by Colonel Robert Quarry of the British Army in 1712, is still used.

Many distinguished men were buried under the floors of Christ Church, including Bishop White and his brother-in-law, Robert Morris. In the burying ground at the southeast corner of Fifth and Arch Streets were buried Franklin and his wife, Deborah; General James Irvine, Major William Jackson, the Rev. Bird Wilson, Peyton Randolph, president of the First Continental Congress, and Francis Hopkinson.

The Rev. Jacob Duche, a gentleman with Tory proclivities, shepherded the illustrious Christ Church flock during the stirring period of 1776. On the Fourth of July, after the reading of the Declaration, he permitted the bells of the church to chime merrily, becoming, for the moment, a patriot. Later he wrote his famous letter to Washington, in which he states that he insisted upon using the prayer for the royal family till the last moment, though threatened with violence; but that on the Declaration of Independence, not being able to consult his spiritual superior, he called his vestry together and solemnly put the question, whether they thought it best for the congregations to close the churches or to continue the services without using the petitions for the royal family. The vestry promptly decided: "The Honorable Continental Congress, having resolved to declare the American Colonies to be free and independent States, it will be proper to omit those petitions."

Verily, the clerical conscience was saved with opportunism.

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